

**Role of Microcredit in Urban Poverty Alleviation:  
A Case Study of Shakti Foundation for Disadvantaged Women**

**A Dissertation  
By  
Md. Wohid Chowdhury  
ID. 05362007**

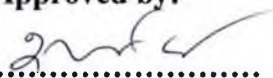
**Submitted to the Development Studies Program, BRAC University  
In Partial Fulfillment of the Requirement for the Degree of Master of Development  
Studies**

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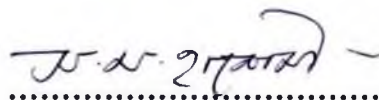
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Finally, I express my gratitude to my family members for their moral support and encouragement during my research work.

**Declaration**

Except where duly acknowledged, I certify that this thesis is my own work under the supervision of **Dr. M.A. Hakim**, General Manager (Admin), PKSf.

Md. Wohid Chowdhury

## **ABSTRACT**

The study has been conducted in fulfillment of the partial requirement for the degree Master of Development Studies, BRAC Development Institute, BRAC University. The title of the study is Role of Microcredit in Urban Poverty Alleviation: A Case Study of Shakti Foundation for Disadvantaged Women. The major objective of the study is to know the impact of microcredit on urban poverty alleviation. The specific objectives are: to determine the existing mechanism of delivery of inputs under urban microcredit program (UMCP); to identify the existing microfinance services under the UMCP; to know about the other non- financial services provided under the UMCP; to assess about the socio-economic condition of the borrowers of UMCP; and recommend ways to enhance the poverty alleviation role of UMCP.

A total of 80 respondents-40 borrowers and 40 non-borrowers were selected randomly. The relevant information was collected using mainly questionnaire based survey.

The study finds that with using microcredit the urban poor women have undertaken different types of income generating activities (IGAs) and increased income. Now the borrowers are also able to save a portion of their income. This study also confirms that the borrowers' have increased their household assets and improved housing conditions, and they can afford to pay for tap water, electricity, gas and medical treatment. The increase in their income has enabled the borrowers to participate in household decision making process and increase their mobility. This has led to the enhancement of the borrowers' status in the society and raising up confidence for further improvement in their living condition.

### **List of Acronyms**

ADB	Asian Development Bank
ASA	Association for Social Advancement
BBS	Bangladesh Bureau of Statistics
BDT	Bangladeshi Taka
BRAC	Bangladesh Rural Advancement Committee
CDF	Credit and Development Forum
CUS	Center for Urban Studies
CBN	Cost of Basic Needs
CBO	Community Based Organization
DCI	Direct Calorie Intake
DCC	Dhaka City Corporation
DESA	Dhaka Electric Supply Authority
DMA	Dhaka Metropolitan Area
DMDP	Dhaka Metropolitan Development Plan
DSMA	Dhaka Statistical Metropolitan Area
DWASA	Dhaka Water Supply Authority
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GOB	Government of Bangladesh
Go	Government Organization
HCR	Head Count Ratio
HIES	Household Income and Expenditure Survey
IGAs	Income Generating Activities
LGED	Local Government Engineering Department
MFIs	Microfinance Institutions
MDG	Millennium Development Goals
MSS	Manabik Shahajya Sangstha
NGO	Non Government Organization
PRSP	Poverty Reduction Strategy Paper
PKSF	Palli Karma-Sahayak Foundation
RAJUK	Rajdhani Unnayan Kartripakkhya
SFDW	Shakti Foundation for Disadvantaged Women



SIP	Slum Improvement Project
SMA	Statistical Metropolitan Area
SME	Small and Medium Enterprise
UMCP	Urban Microcredit Program
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
USAID	Us Agency for International Development
USD	US Dollar
WB	World Bank

### **Glossary**

Apa	Female Staff of Shakti
Kacha	House made of bamboo, straw, mud, etc.
Lac	Hundred thousand
Pacca	Brick built house
Purdha	Literally 'veil', stands for the concept of gender segregation in Muslim (but also Hindu) societies.
Saree	One type of Bangali Women dress
Small Loanee	Women who receives credit up to taka 16,000 (according to Shakti Foundation)
Taka	Bangladeshi Currency

# TABLE OF CONTENT

**Acknowledgement**

**Abstract**

**List of Acronyms**

**Glossary**

<b>CHAPETER-1: BACKGROUND</b>			<b>Page No.</b>
1.1. Introduction	...	...	...1-2
1.1. Statement of the Problem	...	...	...2-5
1.3. Objectives of the Study	...	...	...5
1.4. Operational definition	...	...	...5-8
1.5. Limitation of the Study	...	...	...8
<b>CHAPETER-2: ANALYTICAL AND CONCEPTUAL FRAMEWORK</b>			
2.0. Analytical and Conceptual Framework	...	...	...9-10
2.1. The Analytical Framework	...	...	...9-10
2.2. Conceptual Framework	...	...	...10
2.3. Indicators of Impact Assessment	...	...	...11-12
2.4. Indicators-consider in this study	...	...	...12-13
<b>CHAPETER-3: LITERATURE REVIEW</b>			
3.0. Literature Review	...	...	...14-16
<b>CHAPETER-4: URBAN POVERTY SCENARIO AND STRATEGY TO ADDRESSING URBAN POVERTY</b>			
4.1. Profile of Urban Poverty and the Poor	...	...	...17-19
4.2. Causes of Urban Poverty	...	...	...19
4.3. Strategy to Address Poverty	...	...	...19-21
4.4. Microcredit and Urban Poverty	...	...	...21-22
<b>CHAPETER-5: FINANCIAL SERVICES FOR THE URBAN POOR</b>			
5.1. Microfinance for Poor: Program Design and Implementation	...	...	...23-25
5.2. Comparison of Terms and Conditions	...	...	...26



## **CHAPETER-6: SHAKTI FOUNDATION FOR DISADVANTAGED WOMEN**

6.1. Introduction	...	...	...27
6.2. Objectives	...	...	...28
6.3. Urban credit program	...	...	...28-32

## **CHAPETER-7: RESEARCH METHODS**

7.1. Introduction	...	...	...33
7.2. Sampling	...	...	...33
7.2.1. Area Office Selection	...	...	...34
7.2. 2. Branch Office Selection	...	...	...34
7.2. 3. Study Location (Mahalla) Selection	...	...	...34
7.2. 4. Kendra Selection	...	...	...34
7.2. 5. Respondent Selection	...	...	...34
7.3. Data Sources	...	...	...34
7.4. The Questionnaire	...	...	...35
7.5. Pretest	...	...	...35
7.6. In-depth Interview Procedure	...	...	...35
7.7. Focus Group Discussion (FGD)	...	...	...35
7.8. Case Study Approach	...	...	...35
7.9. Personal Observation	...	...	...36
7.10. Secondary Data	...	...	...36
7.11. Data Analysis	...	...	...36
7.12. Data Validity and Reliability	...	...	...37

## **CHAPETER-8: THE STUDY AREA**

8.1. Description of the Study Area	...	...	...38-40
8.2. Description of the Bauniabad (Sami-Basti)	...	...	...40

## **FINDINGS OF THE STUDY**

## **CHAPETER-9: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS**

9.1. Age Structure of the Respondent	...	...	...41
9.2. Marital Status	...	...	...41
9.3. Age of Marriage	...	...	...42

9.4. Household Size	...	...	...42
9.5. Causes of Migration	...	...	...42-43
9.6. District of Origin of Respondents	...	...	...43
9.7. Length of Stay in Dhaka	...	...	...44

#### **CHAPETER-10: IMPACT ON EDUCATION & EMPLOYMENT**

10.1. Educational Status of the Respondent	...	...	...45
10.2. Reasons for Taking Loan	...	...	...45
10.3. Occupation of the Respondent	...	...	...45-46

#### **CHAPETER-11: IMPACT ON INCOME**

11.1. Monthly Income of the Respondent	...	...	...47
11.2. Savings	...	...	...47-48
11.3. Household Asset	...	...	...48
11.4. Self assessment	...	...	...49
11.5. Condition of housing	...	...	...49-50
11.6. Number of Room Occupied	...	...	...50
11.7. Drinking Water Source	...	...	...50
11.8. Types of Latrines	...	...	...50-51
11.9. Materials used in cooking	...	...	...51
11.10. Availability of electricity	...	...	...51
11.11. Treatment source	...	...	...52
11.12. Mobility	...	...	...52
11.13: Involvement of Women in Household Decision	...	...	...53
11.14. Case Study	...	...	...54-56

#### **CHAPETER-12: SUMMARY, CONCLUSION AND RECOMMENDATION**

12.1. Summary and Conclusion	...	...	...57-58
12.2. Recommendation	...	...	...59

#### **REFERENCE**

## **LIST OF TABLE**

Table-4.1: Number and Proportion of Population below Recommended Calorie Intake and "Hard Core" Poverty Lines by Residence

Table-4.2: shows the myths and realities related to the urban poor

Table-4.3: Microcredit Programs in Urban Area.

Table-6.1: Microfinance Program of Shakti Foundation (As of September, 2006)

Table-9.1: Age structures of respondents

Table-9.2: Marital Status of Respondents.

Table-9.3: Marriage Age of Respondents

Table-9.4: Household size of respondents

Table-9.5: District of Origin of Respondents

Table-9.7: Length of Stay of Respondents in Dhaka

Table-10.1: Educational status of the respondents

Table -10.2: Reasons for taking loan.

Table-10.3: Occupation of the Respondents

Table-11.1: Income of the Respondents.

Table-11.2 Saving status of the borrower.

Table-11.3: Household asset of the respondents

Table-11.4: Self-assessment of the by the respondents against their poverty status.

Table-11.5: Self-assessment of the poor on their improvement in their socioeconomic condition

Table-11.6: Housing condition of respondents.

Table-11.7: Number of room occupied by the respondents

Table-11.8: Respondents drinking water sources

Table-11.9: Types of latrine used by respondents

Table-11.10: Materials used in cooking by the respondents

Table-11.11: Access to electricity facility

Table-11.12: Treatment source

Table-11.13: Mobility of the respondents.

Table-11.14: Involvement of respondents in household decision making process

## **LIST OF CHART**

Chart-01: Coverage of Urban Microcredit Program

Chart-02: The details reasons for migration of the responded

## **CHAPETER-1: BACKGROUND**

### **1.1. Introduction**

Bangladesh is a developing country. With a land area of 1,47,000 sq.km. and an estimated population of 140.6 million, it is the world's seventh populous country (Bangladesh Economic Census 2007). The population growth rate has declined but over the years still stands at about 1.5% per year. The level of urbanization was extremely low in 1951 with only 4.34% of the total population living in urban areas. The urban population has increased gradually to 5.19% in 1961 and then very rapidly to 23.40% in 2001. In 2006, the estimated urban population was about 36.11 million and in the end of 2007 it will reach 37.66 million (BBS, 2006).

The growth in urban population has been attributed to both natural growth and rural-urban migration largely caused by lack of employment opportunities in agriculture, land grabbing by the rural elite, natural hazards like severe floods and river erosion. Besides, pull effect the push factors are greatly responsible for quite large additions to urban population. These are persistent problems and hence the prospect of reversing the trend remains as distant as ever allowing the magnitude of urban poverty to assume massive proportions already and to worsen further in the future. In 2005, the Poverty Head Count Ratio (HCR) by DCI method was estimated at 40.4% at national level: 39.5% in rural areas and 43.2% in urban areas (HIES Repot, 2006). It is said that urban poverty can be reduced if rural poverty is alleviated. However, since rural poverty alleviation initiatives in Bangladesh are yet to make a significant dent, there should be simultaneous attempts to introduce initiatives to alleviate urban poverty as well.

Urban poverty in Bangladesh has to be viewed within the context of a predominantly agrarian economy, the growth of small-scale textile industry and a high rate of unemployment, widening gap between the rich and the poor, corruption and an expanding nongovernmental sector. (Smillie, 2001, 18-9). Dhaka, the capital city of Bangladesh, has over 4000 slums and squatters with a population over 11,00,000, living in bamboo or tin shelters, (another estimated one million living on the streets) with structural socioeconomic hierarchy, extreme insecurity, lack of access to essential services, violence, drug and arms culture, police corruption and social



isolation (Rashid, 1996; Stiles, 2002). Like other South Asian states, poverty in Bangladesh has many faces, varying from place to place and across time, less resources, unequal economic opportunities, vulnerability and fear of further poverty (Sen, 1994). Microcredit has been identified to be a powerful tool to alleviate urban poverty.

### **1.1. Statement of the Problem**

In Bangladesh a number of programs have been undertaken to eradicate poverty since its independence (1971). Among them, microcredit program has been playing a significant role to alleviate poverty. Microcredit program is implemented by Grameen Bank, NGOs, some commercial banks and government agencies. In addition to microcredit program, NGOs and other development partners have also come forward along with the government, to alleviate poverty with many other development programs. However, majority of the programs are directed towards rural areas where most of the poor live. But poverty in the urban areas also needs special attention as it is becoming more acute and also because the urban poor live in an unbearable environment in the slums of cities. Only in the recent years, international donor agencies, NGOs and the government agencies have been emphasizing the necessity of supplying credit to the urban poor.

The concern for credit delivery to the poor came into prominence with the rise in poverty level and also as the normal credit delivery has been found to be 'ruthless towards the poor' (Dasgupta, 1993; 250). It was found that the delivery of credit through the normal channel failed to create access of the poor to credit. The case for credit became stronger during the period of structural adjustment when the poor had to be protected from further marginalization.

At the national level, the government attitude towards credit to the poor became more positive with the success of the Grameen Bank's credit delivery to the poor followed by similar initiatives by BRAC and many other NGOs. Grameen Bank proved that the poor are bankable. The successful breakthrough in credit delivery to the poor created an atmosphere for further innovative attempts towards credit for income generation activities by the poor. Successful innovations have not only widened the scope for

development of credit delivery institutions for the poor but also enlarged access to financial services, 'expanding the frontiers beyond economic reasoning'. The frontiers cover political issues such as empowerment and social right for credit even at market rate. Women as a gender have come into prominence and have become the largest client for most of the credit based programs.

Though a large number of NGOs are involved in the poverty alleviation programs including credit and training, four organizations between themselves account for the vast majority of members, of borrows, of loan disbursements and of savings (Rutherford. 1995; 104). These four organizations are Grameen Bank, BRAC, ASA and Proshika. They operate mostly in rural areas. Another important group-based credit program operation through two-tire cooperative structure is implemented by Palli Daridra Bimochan Foundation (PDBF). It is one of the largest government projects in the rural areas (Khandker, et.al, 1995b). Among the NGOs providing credit in the urban areas, the important ones are Manobik Shahajaya Sangshta (MSS), Shakti Foundation, Dustha Sasthya Kendra, ASA and Proshika.

The Government of Bangladesh also recognizes that poverty is a serious problem and it is one of the main obstacles to the national development. It has, therefore, taken up a policy of poverty alleviation on a massive scale, particularly addressed to the rural areas. The donors have also supported the government policies and programs in many ways. NGOs are also playing a significant role. However, the urban poverty has not received the attention it should have.

The government has finalized the second PRSP recently. PRSP also recognizes microcredit as an effective and powerful tool for rural development, income generation, food security, human resource development and ultimately poverty alleviation. The main constraints and barriers that prevent the very poor from benefiting from the current micro-credit system are (i) lack of multiple income generating sources, (ii) acute seasonal shortfalls in income, (iii) group members' screening out of perceived "higher-risk" members, (iv) adverse household demographics and (v) a higher incidence of ill health.



Until recently the common belief has been that the slum dwellers are temporary settlers or are highly mobile making them extremely risky borrowers for microcredit. Recent evidence (PKSF: 2010), however, suggests that (a) poor migrants from rural areas follow a linear migration pattern wherein the whole family moves together rather than separately; (b) there has been low intra-urban mobility of the slum dwellers, and (c) despite diverse occupations and places of origin, the slum dwellers display a strong kinship ties originating from blood relationship, marriage and place of origin to maintain kin and regional network links to provide them a strong sense of security. All the above go a long way to discard the nomadic nature of urban slum dwellers and create grounds for treating them as potential microcredit borrowers.

The advantage of urban microcredit is that the urban setting provides dynamic and diversified economic opportunities to the urban poor making them economically safe borrowers, on the one hand, and providing scope for extending vertical outreach of micro credit at low transaction cost relative to rural micro credit on the other hand. Secondly, urban micro credit would provide scope for greater and more effective participation of women as they enjoy greater freedom of movement, participate in labor market and household decision-making and have greater access to material resources compared to rural women.

In this context some NGOs have started microcredit programs in urban slums to improve the socioeconomic condition of the inhabitants of urban slums by using Prof. Yunus' successful Grameen Bank model. Among the MFIs Mannabik Unnayan Sangstha (MSS) introduced its urban credit program in Dhaka in 1984 as "Small Credit Fund" Program. In 1989 the program was renamed as "Women's Credit Program". Shakti Foundation for Disadvantaged Women is an NGO set up in 1992 with the aim of social and economic development of the poor disadvantaged women and their families in urban slums and squatter settlements. Over the years, number of MFIs operating microcredit program in urban area has increased. As of December 2005, a total of 810083 groups were formed by 690 MF-NGOs of which 115627 groups (14.27%) were in urban areas and 694456 groups (85.73%) were in rural areas (CDF, 2006). In urban areas the number of male and female disaggregated statistics on groups of 690 MF-NGOs were 10464 (1.29%) and 105163 (12.98%)

respectively. Another disaggregated statistics shows that total 18793990 members involved with 690 MF-NGOs. The distribution of rural and urban members was 87.49% and 12.51% respectively. Among the urban members (12.51%), the female members constitute are 9.32% female and 3.19% male members.

Since the inception of microcredit program a large number of studies have been conducted on microcredit covering largely rural microcredit. The urban microcredit received only peripheral interest from researchers and academicians. In this context, the present study has been undertaken to investigate “The Role of Microcredit in Urban Poverty Alleviation”.

### **1.3. Objectives of the Study**

The major objective of the study is to assess the impact of microcredit on urban poverty alleviation.

#### **The specific objectives are:**

- a) to determine the existing mechanism of delivery of inputs under urban microcredit program (UMCP)
- b) to identify the existing microfinance services under the UMCP
- c) to know about the other non- financial services provided under the UMCP
- d) to look into the socio-economic condition of the borrowers of UMCP
- e) Recommend ways to enhance the poverty alleviation role of UMCP

### **1.4. Operational definition**

#### **Urban poor**

The urban poor are people who cannot afford to meet the basic needs with their own income. Basic needs requirements include food or nutrition, clothing, primary health care, education and shelter (Islam, 1996).

#### **Poverty**

Poverty refers to various forms of economic, social and psychological deprivation among the people who lack adequate ownership, control over or access to resources for achieving a minimum level of living. It is a multidimensional problem involving

income, consumption, nutrition, health, education, housing, crisis coping capacity, access to credit and other aspects of living (Poverty Monitoring Survey-2004).

**Household**

Persons living together and taking food from the same cooking arrangement constitute a household. These persons may or may not be related to one another. There can also be one-person household if the person (she/he) has a cooking arrangement. Servants living and taking food along with the family members are also included in this definition of a household.

**Head of Household**

The person responsible for management of household and regarded by other members as being responsible for them is the household head. The head may not be the senior most member or a male member. The head of household is generally the principal bread earner in the family

**Housing Structure**

Means housing unit with at least one entrance from outside.

**Occupation**

Implies activity performed to earn income. A person may have several occupations. The one being the source of highest income is defined as the mean occupation.

**Literacy**

It is defined as the ability to write a letter in any language.

**Level of Education**

Denotes the highest class passed by a person.

**Poverty Line Caloric Intake**

It is defined as being the amount of calorie intake that satisfies minimum nutritional requirement from foods consumed. This is taken as 2122 k cal per person per day.



**Poverty Line Expenditure**

It is defined as monthly per capita expenditure on both food and non-food items combined with the poverty line calorie intake of 2122 k cal per person per day.

**Statistical Metropolitan Area (SMA)**

Includes city corporations and adjacent localities having urban characteristics.

**Poor Household**

A household whose expenditure is below poverty line.

**Microfinance**

A system of provision of credit, savings and other financial services to the poor to realise their productive potential to improve their socio-economic conditions. The credit provided to the poor is without collateral.

**Savings**

It means money deposited by the clients of microfinance organizations. An important part of the credit operations is the collection of savings.

**Compulsory savings (Forced savings or Mandatory savings)**

It represents funds that must be contributed by borrowers as a condition of receiving a loan, sometimes as a percentage of the loan, sometimes a fixed amount. For the most part, compulsory savings can be considered as a part of a loan product rather than actual savings product, since they are so closely tied to receiving and repaying loans.

**Voluntary savings**

Voluntary savings are not obligatory for getting access to credit services. Voluntary savings services are provided to both borrowers and non-borrowers who can deposit or withdraw according to their will.

**Saving withdrawal**

Members deposit their savings with the MFIs with the intention of utilizing their accumulated savings during their needs or crisis. They also withdraw for taking any good investment opportunities that they may have.

**Active member**

The members of groups who attend group meetings, deposit savings money and repay loan installment regularly following the rules and regulations of the respective institutions.

**Borrowers**

The members of a group who have outstanding loan from the microfinance organizations.

**Group Guarantees**

Many MFIs facilitate the formation of groups whose members jointly guarantee each other's loans. Guarantees are either implicit guarantees with other group members to have access to a loan if all members are not regular in their loan payments, or actual guarantees, where some group members are liable to pay the defaulted loan of other member/members.

**Group based lending**

Group based lending involves the formation of groups of people who have a common wish to have access to financial services.

**Entrepreneur**

According to Webster's Dictionary the word "Entrepreneur" means an organizer of an economic venture, especially who organizes, owns, manages and assesses the risk of a business.

**1.5. Limitation of the Study**

Because of time and resource constraints a small sample of urban microcredit borrowers of Dhaka city were selected for the study. Some other problems, which were experienced by the researcher during the study period, were (1) sometimes during the interview of a selected respondent, other members of his family gathered and tried to influence the respondent's answer and (2) further, in some cases, respondents were not interested in giving the exact figure about their monthly income.

## CHAPETER-2: ANALYTICAL AND CONCEPTUAL FRAMEWORK

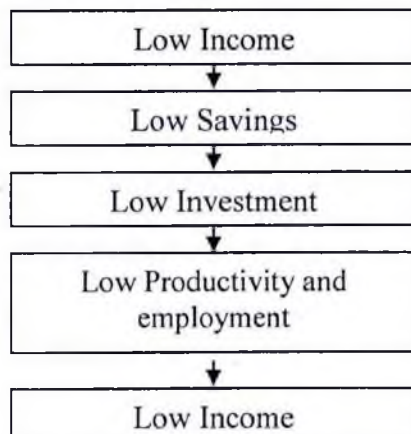
### 2.0. Analytical and Conceptual Framework

#### 2.1. The Analytical Framework

For any impact assessment the indicators that should receive priority should be identified. Identification of such indicators requires that analytical and conceptual framework underlying the expansion of microcredit programs for poverty alleviation should be underscored. The mechanism through which microcredit may help to alleviate poverty may be understood through a closer look at the mechanism, which perpetuates poverty. Vast literature has emerged on the analysis of poverty and its causes. Such analysis has been initiated by researches from different disciplines, thus offering a wide range of theories and explanations.

In a resource poor densely populated country like Bangladesh, poverty is associated with lack of access to land, asset, employment opportunities, income etc. These major criteria are used by NGOs for identification of poor household.

Human capital may also play an important role in determining the income of landless and assetless households. Human capital may contribute to enhancement of income through enabling the poor to be engaged in various non-farm activities that require numeric and managerial skills. However, the poor households have low prospect of involvement in such activities because educational attainment among them is low. Such non-farm activities require access to financial capital. Poor households do not have access to such capital. The poor people cannot obtain credit from the traditional formal financial institutions because they cannot offer collaterals. Thus they are locked into a vicious circle as shown below:



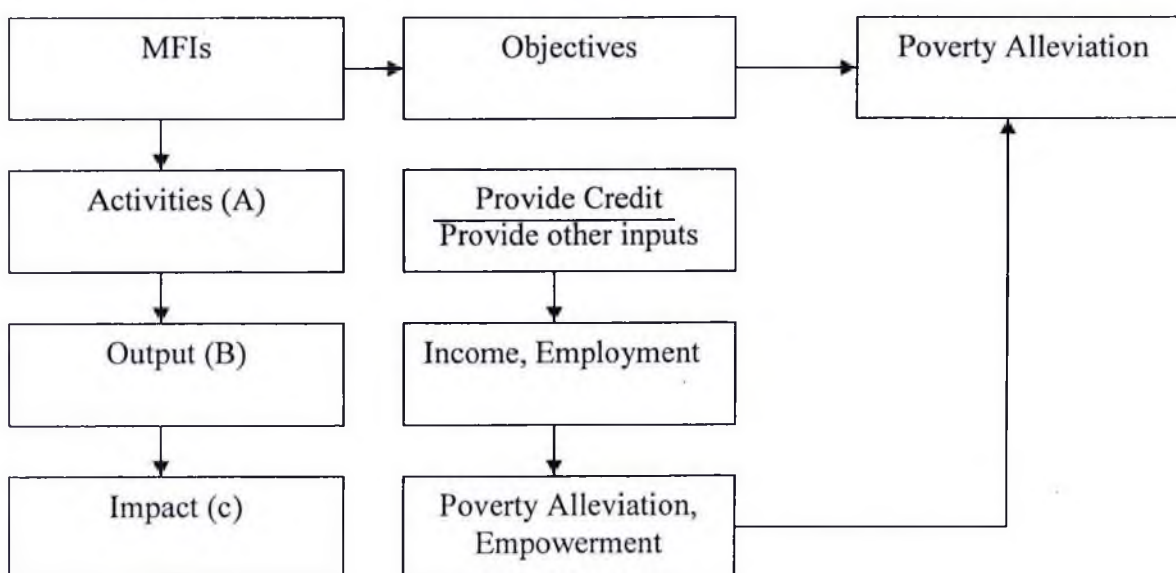


Micro credit is expected to help the poor break this vicious circle. It will supplement their small savings and with a higher level of investment, their employment and income are expected to increase. Increase in income will lead to higher savings and investment in human capital through increased expenditure on education, health and sanitation. Since human capital may help to enhance income, many NGOs have programs for improvement of education and health standards of their members.

The employment, productivity and income are also directly influenced through improvement in access to public resources and directly redistributive measures.

## 2.2. Conceptual Framework

Since 1971, a range of programs have been undertaken to eradicate poverty in Bangladesh. Among them microcredit program has been playing a significant role to alleviate poverty. Microcredit program is implemented by MFIs. The major activities performed by the MFIs under the microcredit program are supply of collateral free credit and savings scheme for the poor. Therefore, poor can invest money perform and or undertake new IGAs to earn more. This is the immediate output of the program. Microcredit program not only contribute to increase income but also create income opportunities for others, empowering the poor. Poor can enjoy better facilities like health care services which are considered as the impact of microcredit program.



## **2.3. Indicators of Impact Assessment**

The above conceptual analysis suggests the indicators on which the impact of MC should be examined. The impact will take place directly on some indicators, while for some others it may be indirect. Three groups of indicators will be examined. These are:

### **1. Poverty and Economic Indicators**

The most important objective of MC programs is to alleviate poverty. Therefore, the essential element of impact assessment studies (IAS) of microcredit consists of an analysis of changes in the situation of poverty. Recent research on poverty emphasizes that poverty is a multi-dimensional concept. Therefore, to estimate poverty a number of other indices are being proposed. These are:

#### **Poverty Related Indicators**

- a) Food security
- b) Adequacy of clothing
- c) Condition of housing
- d) Self assessment
- e) Incidence of crisis

#### **Economic Indicators**

- a) Employment
- b) Income
- c) Savings and/ or investment
- d) Assets ownership

## **2. Social, health and demographic indicators**

This may happen due to indirect impact of increase in income and also through an exposure to the outside world through the credit received and savings operations with the NGOs and through the markets in which they have to operate for undertaking the economic activities. A few selected social, health and demographic indicators have been chosen for this study. These are:

- a) Literacy
- b) Child-women ratio
- c) Chronic illness
- d) Type of health care services used
- e) Whether uses family planning
- f) Type of toilet used
- g) Source of water for drinking and other
- h) Prevalence of dowry
- i) Provision of free labor services

## **3. Women's Empowerment**

To identify the impact of MC on women's empowerment, the following indicators are commonly used.

- a) Control over loan use
- b) Involvement in income generation activity
- c) Divorce and dowry
- d) Control over household decisions
- e) Mobility

### **2.4. Indicators-considered in this study:**

Due to time and resource limitation, the present study considers the following few selective indicators to assess the impact:

### **1. Poverty and Economic Indicators**

- Condition of housing
- Self assessment
- Employment & Income
- Savings
- Assets ownership

### **2. Social, health and demographic indicators**

- Type of health care services used
- Type of toilet used
- Source of water for drinking and other

### **3. Women's Empowerment**

- Control over loan use
- Control over household decisions
- Mobility



## CHAPETER-3: LITERATURE REVIEW

### 3.0. Literature Review

As has been stated earlier in the introductory section only a few studies have been conducted on the impact of microcredit on urban poverty alleviation. Therefore, not many studies are available on urban microcredit. In this section only those literature which are relevant to the research topic will be covered.

One study which covers urban informal financial markets in Bangladesh shows that in the absence of credit market, money lenders, pawn brokers, traders, etc., become the important informal credit sources for the urban entrepreneurs, households and workers (Chowdhury and Rahman, 1989). The size of urban informal market is also not possible to estimate. Though there has been a substantial growth in the formal credit market, majority of the small entrepreneurs, traders and others are left out and have no alternative but to depend on the informal market for their credit needs. It is observed that poor still largely depend on informal sector for loans, but at the same time are increasingly taking advantage of innovating credit delivery by NGOs. The amount of credit made available through NGOs and the formal system is still insufficient compared to the demand. The impact of credit delivery by innovating methods is so favorable that most of the NGOs are not only interested to expand their scale of operation but some are even ready for opening up banks for the poor (Islam.N, et. al, 1995).

The impact studies by national researchers (Rahman, 1986; Hossain, 1988, Task Force, 1991; Khundker et al. 1994; CPD, 1995) and external author (Remenyi, 1993) of credit based income generation activities clearly show positive results. These studies confirm that banking on and with the poor has positive result for development in general and the alleviation of poverty in particular. The employment generation data suggest that the Third World governments interested in employment generation should not ignore loans to the poor.

Women Credit Program (WCP) of Mannabik Unnayan Sangstha (MSS) is basically designed for "disadvantaged slum women to organize themselves into slum based

organization for enhancing their status in their families as well as in the society through their socioeconomic upliftment”(MSS, 1994a). The evaluation reports (GB, 1990 and Kayemuddin, 1992) on WCP shows that the target female members economically gained and increased their income by 40 to 70 percent, increased assets and grew savings habit. Their housing condition also improved, they started sending their children to school, and enhanced their skill through training. This led to the enhancement of borrowers' status in the society and gave them confidence for further improving their living condition. Later Alamgir A.H. Dewan confirmed the above findings in his study (2006) on CARE INCOME-II Project funded by DFID.

The impact of urban micro credit implemented by some MFIs like BRAC, ASA, DSK and Shakti Foundation has been found very positive. A recent study on Proshika's urban poor program (Alamgir A.H. Dewan, 1997) reported improvement in both quantity and quality beneficiary food intake. The study also reported diversification of income opportunities by the borrowers along with enhanced participation of women in income generating activities.

Another study (Pervin, 2007) reports on urban poor women's enterprises and their challenges. She found that about 95.24% of the entrepreneurs employed both skilled and unskilled labour. The overall finding of Pervin shows that women entrepreneurs have already been able to establish a position in the community as entrepreneurs. Their entrepreneurial success leads to improve their living condition, household income, children education, asset accumulation, etc.

Noor, Amatun (2000) conducted a study on the impact of microcredit program on the socioeconomic mobility of the urban poor women and found that increased mobility and participation of women in different activities with increase in the income.

The studies reviewed above have contributed significantly to the understanding of urban microcredit. However, they suffer from some limitations as follows:



- ☐ The studies have not addressed poverty alleviation impact in a comprehensive way.
- ☐ Most of the studies did not describe methodology. In fact they are merely consultancy work.
- ☐ They do not enhance academic values towards very in-depth insight the real fact.

## CHAPETER-4: URBAN POVERTY SCENARIO AND STRATEGY TO ADDRESSING URBAN POVERTY

### 4.1. Profile of Urban Poverty and the Poor

In 2005, the Poverty Head Count Ratio (HCR) by DCI method was estimated at 40.4% at national level, 39.5% in rural area and 43.2% in urban areas (HIES Repot, 2006). The HCR for DCI method reduced by 4.1 percentage point during the years 2000 to 2005, but the number of people below the poverty level increased from 55.8 to 56.0 million.

Table-4.1: Number and Proportion of Population below Recommended Calorie Intake and "Hard Core" Poverty Lines by Residence.

Year	Poverty line I		Poverty line II	
	Urban	Rural	Urban	Rural
Absolute number of poor (million)				
1981-82	6.4	60.9	3.0	43.1
1991-92	6.8	44.8	3.8	26.5
2000	13.2	42.6	6.0	18.8
2005	14.8	41.2	8.3	18.7
Percentage of poor				
1981-82	66.0	73.8	30.7	52.2
1991-92y	46.7	47.8	26.2	28.3
2000	46.2	44.3	25.0	18.7
2005	43.2	39.5	24.4	17.9

Source: N. Islam: *Urban poverty alleviation in Bangladesh. Paper presented at International Seminar, University of Calcutta January 2007.*

The urban poverty is a reality and to some extent is a reflection of rural poverty. Increasingly a larger number of people are attracted to cities and towns in search of jobs. Migration is the main source of population growth in urban centers. The acutely poor districts are the main source of poor migrants. Lack of job opportunities, river erosion and family problems are the main reasons for migration to cities. Some important aspects of the urban poor in Bangladesh are presented below:

- the urban poverty level is roughly about 37%.
- the poor do not bring much skill useful for employment. Usually they end up in unskilled work. However, gradually a part of them enhance skill and move to self-employment.
- Only 3% of urban poor own their own house.

- Nearly 90% of them live single in very poor quality shelter paying high rent.
- Young working migrant women (mostly garment workers from poor families) badly need safe and affordable rental accommodations.
- Enrollment of children living in slums to primary schools is low (53%), compared to that of non-slum areas (78%) and national rate (82%). NGOs' adult literacy programs suffer from high drop out rate (about 70%).

The urban poor face acute poverty which may be attributed to low income, poor municipal facilities like water, electricity and very poor sanitation situation. Besides, there is always the insecurity of eviction. A study conducted by Nazrul Islam et.al (1997) states that urban poor are in more difficult conditions than their rural counterparts though in terms of income they are better off. Some important findings of the study are as follows:

- The urban poor are more vulnerable to changes in market conditions; costs of living are higher in urban areas.
- Urban workers' livelihoods depend on access (both social and physical) to jobs; rural poor have better safety nets including network of relatives.
- The ability of the informal urban sector to absorb the unemployed is limited.
- The urban poor tend to pay more for the services (to local strongmen) and live in more deplorable conditions (including facing constant threats of evictions).
- Female-headed households, the most vulnerable of the poor, are more common in cities.
- The urban poor share fewer common assets that could shield them from illness and unemployment.
- Exposure to environmental risks (pathogens and toxins) is greater in cities.

There are many myths about the urban poor, a major one is that they are highly mobile. The study conducted by Islam (1997) shows the following myths and realities related to the urban poor:

<b>Myths</b>	<b>Realities</b>
Urban services draw migrants	Migrants are attracted by economic opportunities in cities (e.g. high factor productivities and opportunities for income diversification such as off-farm employment) and it is rationale for them to migrate. It is not availability of services that influences the decision of the poor to migrate.
Urban poor can be discouraged to stay in urban areas if service provision is stopped.	The urban poor who have made the choice will stay in the urban areas.
The urban poor are highly mobile, not bankable	Experiences of many MFIs show that the urban poor are bankable.
Migrants should all go back to villages	Urban poor are integral part of city life and will stay; though evidence suggests they will develop linkage with villages.

*Source: Islam (1997)*

#### **4.2. Causes of Urban Poverty**

The major causes of urban poverty in Bangladesh are population explosion, unemployment, illiteracy, and low rate of productivity, low income, malnutrition, landlessness, indebtedness, gender inequality, and degradation of natural resources, poor sanitation, insufficient organization, natural calamities and exploitation.

#### **4.3. Strategy to Address Poverty**

A number of programs have been undertaken government of Bangladesh to eradicate poverty. About 54% of the development and non-development budget has been allocated for direct and indirect poverty alleviation programs. These programs continue to enhance the entitlement of the poor and at the same time, improve their empowerment and awareness. Food for works program, VGD program, construction and maintenance of rural infrastructure etc. are also generating employment for the poor. Further, education expansion programs like food for education, special stipend and financial assistance, free primary education are directly reducing the burden of educational expenses and playing an important role in human resource development. In addition, under Social Safety-Net Program the GoB implements the following poverty alleviation projects/programs:



#### **A) Cash transfer program**

- Old-Age Allowance Program
- Allowance Program for Widowed, Deserted and Destitute Women
- Honorarium Program for Insolvent Freedom Fighters
- Training and Self-Employment Program for Insolvent Freedom Fighters and their Wards
- Fund for Rehabilitation of the Acid-Burnt and the Physical Handicapped
- Allowance for the Fully Retarded

#### **B) Special poverty alleviation program**

- Poverty Alleviation and Goat Development Project
- Providing Incentives and Financial Assistance to Poultry and Livestock Sector
- Program for Generating Employment for Unemployed Youth by the Karmasangsthan Bank
- Abashan (Poverty Alleviation and Rehabilitation) Project
- Fund for Mitigating Economic Shocks; and
- Fund to Meet Sudden Natural Disaster

#### **C) Micro credit Program for Self Employment**

Beside government initiatives NGOs-MFIs have been providing range of services like microfinance, adult literacy, non-formal primary education, training, water and sanitation, health education and clinics, etc. with the aim of surviving to serve the disadvantaged poor people.

Among the programs operated by both government agencies and NGO, micro-credit program has been playing a significant role to fight against poverty. According to Credit and Development Forum (CDF) statistics, up to December 2005 as many as 690 NGOs were operating microcredit programs in Bangladesh. During the period the cumulative disbursement among 1, 87, 93,990 members was Tk. 431230.50 million. Of the total amount disbursed, 24.63% was invested in agricultural sector, 7.77% in food processing and industries, 43.18% in trade and communication sectors, 2.15% in social sector and 22.27% in other sectors. Nine NGOs namely BRAC, ASA, PROSHIKA, Swanivar Bangladesh, TMSS, Caritas, RDRS, BEURO and Shakti

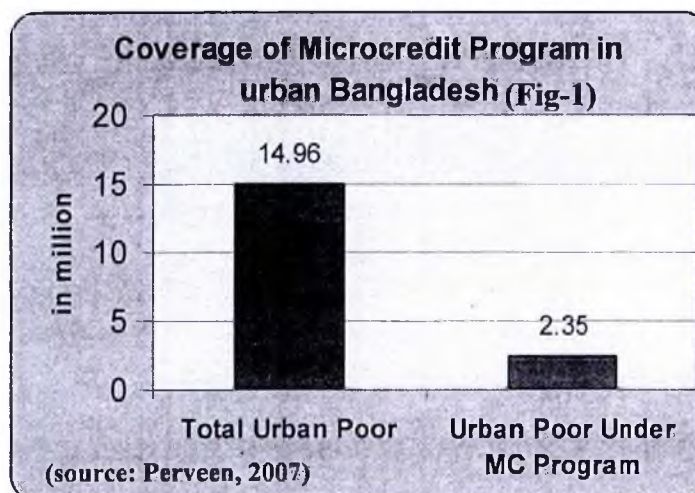
Foundation disbursed the major share of the total (88.76%). Palli Karma Sahayak Foundation (PKSF) was the source of 24.84% of this microcredit revolving fund.

The provision of microcredit and empowerment of women have been at the center of GOB strategy in poverty reduction. The Fourth Five Year Plan (1991-95), Participatory Perspective Plan for Bangladesh (1996-2001), iPRSP and PRSP document all have recognized the impact of microfinance programs. In FY 2004-05 GOB provided Tk. 7340 million budget supports for various GOB programs including Tk. 7340 million to PKSF for the very poor program in several poverty stricken districts and Taka 500 million for microenterprise segment (Financial Services For the Urban Poor, 2006).

#### 4.4. Micro credit and Urban Poverty

The government is implementing microcredit program under urban poverty reduction program with the direct supervision of four city corporations and twenty one municipalities. Besides, LGED has been disbursing microcredit for generating self employment through Secondary Town Infrastructure Development project funded by USAID. An amount of TK. 4.88 crore has been disbursed as microcredit to 14,061 households of 199 slums in 22 municipalities since 1995-96 under Secondary Town Infrastructure Development project. Under the integrated Food Security Program funded by USAID, an amount of TK 19.61 crore has been distributed as microcredit to the slums located in the municipalities of Jessore, Tongi, Dinajpur and Mymensingh since 1999-2000: Bangladesh Economic Review).

MFIs in Bangladesh began microfinance program in urban areas a lot later than the rural areas. Since rural poverty is most acute and a huge number of poor people live in rural areas the microfinance movement, so to speak, began in rural





setting. The Grameen Bank and other MFIs flourished in rural areas. Gradually MFIs realized that the urban poor also need similar services. Microcredit program was initiated in urban areas in 1989 by Manabik Shahajya Sangstha (MSS) for urban poor. According the statistics of CDF 235 MFIs has been operating microcredit program in urban areas (CDF, 2005). Some important statistics are given below:

**Table-4.1: Microcredit Programs in Urban Area.**

<b>Sl. No</b>	<b>Particulars</b>	<b>December, 2005</b>
01	Number of MFIs (NGO)	235
02	Number of Active Group Member (million)	2.35
03	Cumulative Disbursement (million Taka)	60681.91
04	Net Savings (million Taka)	3393.25
05	Outstanding (million Taka)	7815.65

*Source: CDF, 2005.*

## **CHAPETER-5: FINANCIAL SERVICES FOR THE URBAN POOR**

### **5.1. Microfinance for Poor: Program Design and Implementation**

An estimated 15% of urban poor have access to microfinance compared to more than 60% in rural areas. The microfinance for the urban poor and near-poor got a late start compared to rural poor. Several factor contributed to the situation though the needs have been recognized early:

- MFIs view that the urban poor are better off.
- Fear to loss of portfolio outstanding, that all slum dwellers are temporary settlers and might be evicted.
- Expansion of microcredit service in cities may encourage migration to urban centers.

However, this type of reservations soon disappeared once some MFIs showed success in urban areas. At present, as mentioned earlier there are several microfinance institutions offering microfinance services in urban areas, especially in Dhaka. Major MFIs have replicated their rural microfinance management system in urban areas with some adjustments in management and financial product policies. The following main savings and credit products currently exist in urban areas:

- **Targeting**

The main target groups are women members of families living in the slums and in poor neighborhoods in city centers and other towns. Sometimes occupation of the family members, income, and housing conditions of the families are taken into consideration. The prominent NGOs operating in Dhaka have income, age, land ownership etc. as the selection criteria (Table-5.2). PKSf supported MFIs' criteria for borrowers selection is given in Table-5.1.

Table-5.1: Suggested Criteria by PKSF for classifying target beneficiaries

Features	Urban HCP & Destitute	Urban Moderate Poor	Urban Near-poor
Assts	No own land	2-3 decimal of total land	3-5 decimal of total land
Family Income	<Tk.2500 (irregular)	Tk. 2500-5000	Tk. 5000-8000
Year of residence	No limit	Permanent/ Semi-permanent	Permanent/ Semi-permanent
Accommodation	Rental slum dwellers	Own or rental	Own or rental
Access to facilities	No access to basic facilities such as health, pure drinking water, sanitation and education.	Insufficient access to basic facilities	Have access to basic facilities.
Business	Wage laborer, very low income	Have business in the locality/wage employment	Permanent business in the locality with comparatively sound business

Source: Alamgir. A.H. Dewan. 2006, *Financial Services for the Urban Poor*.

### • Lending Techniques

Similar to rural microcredit operations, urban microcredit is also delivered using group approach. Groups of 15 to 30 members are formed in slum areas. Due to high density of population many groups may be formed in each slum or one part of a slum and poor neighborhood. In fact, it may be more cost effective in urban areas in terms of supervision cost because of proximity of groups than in the rural areas.

### • Savings Services

Savings is an integral part of loan program. All MFIs follow similar practices in savings collection. One trend is also visible in urban program: MFIs offer more than one type of savings. The condition for savings of several microcredit providers are presented in Table-5.2.

### • Loan Size and Disbursement

Loan size is normally higher than that of rural areas because of more opportunities for investments. Similar to rural areas loans are given for one year. But exceptions are also available. Shakti Foundation offers seasonal loans as additional loan capital normally during festival times when business is in pick and enterprises need extra capital. The seasonal loans could be for 25-50 weeks to be repaid in weekly installments.

- **Purpose of Loan**

Loans for any income generating activities can be financed. But urban microcredit loans are dominated by small business (shops/trading). Small manufacturing (such as garments, food processing), poultry/livestock(sub-urban areas and small towns), and transport are also financial under urban credit program.

- **Repayment**

Loan repayment is weekly, which is a universal practice.

- **Interest Rate**

The interest rate is 15% per year (flat rate) for all MFIs except for PKSf partner MFIs. In case of PKSf partner organizations charge interest rate of 12.5% per year (flat rate).



## 5.2. Comparison of Terms and Conditions

Description	Shakti Foundation	MSS	Sajida Foundation
Target group (criteria)	Disadvantaged urban women residing in slums; minimum age 15 years; able to sign name; and able to deposit minimum savings.	Disadvantaged urban and rural people, especially women residing in slums; minimum age 15 years; able to sign name; and able to deposit minimum savings.	Urban people residing in city corporation/municipal areas, having more than 5 decimals of land; maximum monthly income Taka 6000; age 18-54 years; energetic women and married women; at least 5 weeks savings deposit.
Group meeting	Weekly	Weekly	Microcredit weekly; ME monthly.
Savings rate	Weekly mandatory Tk.20.	Weekly mandatory Tk 20.	Weekly mandatory Tk 25; ME Tk 30.
IR on Saving	5%	6%	5%
Loan range	Microcredit Taka 3,000 -20,000; ME: Taka 20,001– as per capability.	Microcredit Taka 3,000-34,000; ME: Taka 15,000 - 1,00,000.	Microcredit; Taka 6,000 - 35,000; ME Taka 20,000 - 250,000 as per capability.
Interest on loan	12.5% for GL & 15% ME	15%	12.5%
Repayment	Weekly	Weekly	MC weekly, ME monthly.
Savings Policies	Weekly Tk 20; Business savings 5% on total loan amount; interest on savings is according to commercial bank rate; members can only withdraw savings when they do not have any loan outstanding.	4 types of savings: personal/weekly mandatory (Tk 20/-, profit 6%), weekly voluntary (Tk 10/-, profit 8%), monthly voluntary (Tk 50-1000; profit 8% - 20%), and special voluntary (Tk 1,000/- , profit 12%). Keeping minimum balance of Taka 200 weekly voluntary savings can be withdrawn any time. Other savings can be withdrawn with profit during cancellation of membership	Weekly (MC borrower Tk 25, ME borrower Tk 30), profit 5%. Savings can be withdrawn: 1 <sup>st</sup> year, keeping balance Tk 1,000/- the rest amount; 2 <sup>nd</sup> year, keeping balance Tk 2,000/- the rest amount; 3 <sup>rd</sup> year, keeping balance Tk 3,000/- the rest amount; 4th year to next years, keeping balance Tk 4,000/- the rest amount.

Source: Alamgir. A.H. Dewan. 2006, *Financial Services for the Urban Poor*.

Note: GL-General Loan; ME-Micro Enterprise.

## **CHAPETER-6: SHAKTI FOUNDATION FOR DISADVANTAGED WOMEN**

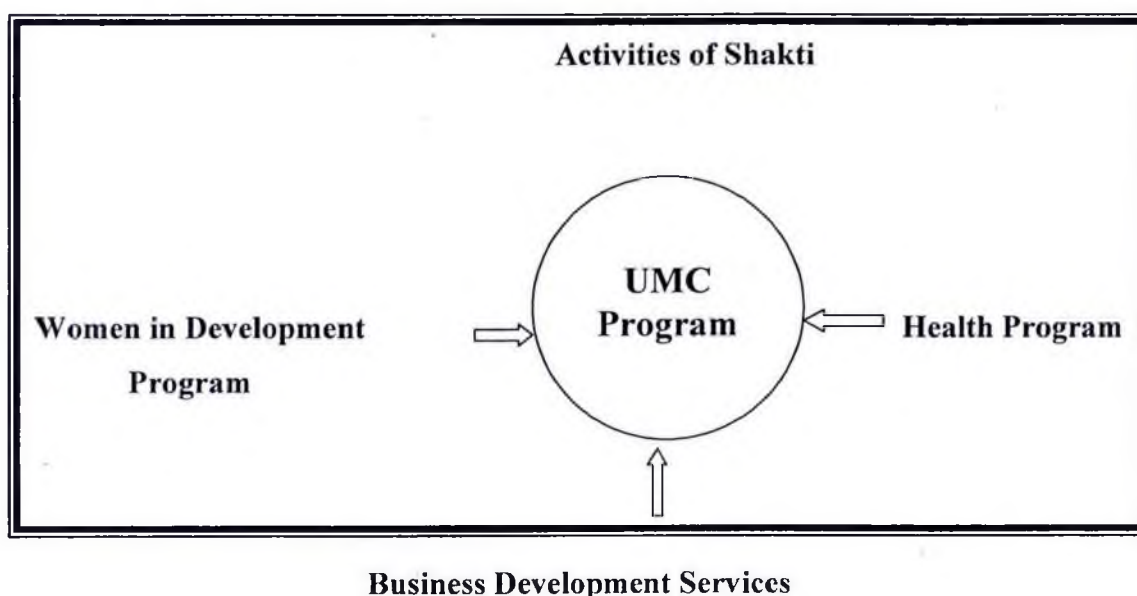
### **The Study NGO**

#### **6.1. Introduction**

A pioneer NGO in urban microfinance in Bangladesh, Shakti Foundation for disadvantaged Women was established in 1992 by Dr. Humaira Islam and a group of men and women committed to poverty alleviation to bring qualitative change in the life of women living below the poverty line. Shakti Foundation provides access to credit and savings facilities for women living in the slums of different cities and towns of Bangladesh. In November 2006, the membership of the organization was 170210 women in 30 districts of Bangladesh. The organization has addressed the issues of development by implementing four programs. These programs are:

1. Urban credit program
2. Health program
3. Women in Development
4. Business development services

Shakti Foundation addresses its mission and objective through integrated approach, the core program is urban credit program.



## **6.2. Objectives**

- Economic empowerment of the poor through the creation of their capital and resource base.
- Social empowerment of women through leadership and capability development.
- Overall development of women as entrepreneurs, decision makers, leaders and change agents in their families and communities.
- Integration of women in the decision making process of Shakti Foundation.

## **6.3. Urban credit program**

Shakti Foundation provides financial interventions to poor women through credit delivery and savings mobilization. And over the years, in response to the needs of the members, some non-financial services have also been added as supplementary to the main program. Thus, what started primarily as a financial intervention has gradually become an integrated program responding to the primary needs of the disadvantaged women.

The Urban credit Program was first started in the slums of Dhaka city in April, 1992. Five years later the success of the program encouraged its replication first in Chittagong in April 1997 and currently in many major cities of Bangladesh such as Narayanganj, Gazipur, Comilla, Rajshahi, Khulna, Bogura, Munshiganj, Natore, Jessore, Barisal, etc. The urban credit program offers two broad categories of financial products to its members, namely: credit and savings.

### **A. Different Types of Loans and Other Financial Products**

#### **i) Different Types of Loans**

##### **General Loan**

The main thrust of the urban credit program of Shakti Foundation is focused on the general loan scheme. Microcredit ranging from Taka 5,000 to Taka 16,000 is called General Loan. General loan is given for financing of income generating activities (IGA) by project members. A member is entitled to repeat loan after the repayment of



all installments and earlier loan. The loan term is 50 weeks and the interest payable is 12 percent per annum (flat rate).

### **Business Loan**

Business loan was introduced by Shakti Foundation in December 1995 to help members scale up their businesses. A member after completing 2 loan cycles is able to access a business loan ranging from Taka 1601 up to Taka 50,000. Group guarantee is a condition for all loans. The loan term is 50 weeks and the interest payable is 15 percent per annum (flat rate). The repayment is made in monthly installment.

### **Small Enterprise Development**

During recent times, Shakti realized that some of the members have the potential to be successful entrepreneurs and if they get proper guideline and extra money, they will be able to run and expand their businesses more successfully. To meet the need of these clients, Shakti recently introduced small enterprise development loan (without any guaranty from the group or the center). The member herself is responsible for her loan amount. Members with the above-mentioned characteristics and who are at least 2nd cycle borrowers have good reputation in the group and center and who have good repayment history on all their previous loans are eligible for the loan. All the other methodologies are the same as Business Loan, but repayments are in monthly installments. Unlike other loans, the disbursement and recovery of individual loan are made through formal banking system. The amount starts from Taka 50,000 and above.

### **Housing Loan**

Recently Shakti Foundation has introduced housing loan for their members. Housing loan is provided only to members of Shakti Foundation who have land in her own name or jointly owned with their husbands or other family members. The amount of Housing Loan ranges from Taka 70,000 to Taka 500,000. Interest rate is 14% per year.



**Seasonal Loan**

This product was introduced in 1996 in order to meet seasonal financial requirements of the members. The loan amount ranges from Taka 1000-5000, term is 25 weeks and the interest rate is 15% per annum. Seasonal loan helps women to inject additional working capital in the business when demand for the commodity or product is high. This loan is given during festivals particularly during EID and Puja.

**Health Loan**

This is an interest free loan given to all project members and their children since 1994, so that they can meet expenses related to the treatment of serious illness. The amount of loan and terms of payment of the health loan is flexible and is decided upon by the members themselves in consultation with other members of their center.

**Emergency Loan/ Durjogkalin Loan**

Emergency loan was launched in 1998. This loan is also an interest free loan given to all project members affected by disaster, both natural and man made. A maximum of Taka 1,000 is given to the members as emergency loan in order to mitigate the immediate suffering of members caused by fire in slums, eviction and flood. The loan is used for buying food, clothing and household assets. The term and repayment method of the emergency loan is decided upon by the members themselves in consultation with other members of their center.

**Consumption Loan**

Consumption loan is given to purchase household items and any other things that is needed to establish social status of Shakti's members. Members who have been in the organization for three years can get access to this loan. Consumption Loan is given not in cash but in kind with 15% interest. The term of this loan is maximum of 3 years. Loan amount ranges from Taka 5000 to Taka 25,000. Repayment is on monthly basis.

**Ramzan Special Loan**

Members may borrow up to Taka one thousand to earn quick money by selling snacks during the time of Ramzan. This is a short-term loan with a very low interest rate.

## **ii) Other Financial Products**

### **Leasing Loan**

This innovative product was introduced in 1999 to give equipment support to expanding enterprises. It enables entrepreneurs to acquire necessary working equipment through leasing and use their loans as working capital. The lease period ranges from 50 weeks to 150 weeks. The interest payable is 15 percent per annum.

### **Life Insurance**

This financial product was introduced in January 1999. Upon the death of any member, her nominee receives up to Taka 5000.

## **B. Savings Schemes**

Shakti Foundation offers a number of savings schemes to its members. The small weekly savings deposits over time and create a resource base which poor members can use as social security or old age insurance.

### **i) Savings**

Personal Savings (Nijer Tohobil): Members save Taka 20 every week at the center meetings. Members can withdraw their entire savings with interest when they decide to leave the organization.

### **Business Saving**

All members save at the rate of 5 % of their total loan amount at the time of receiving General and Business Loan. The fund promotes financial security among the peer groups. Members can take back their savings (with interest) in the group fund when they decide to leave the organization.

## **iii) Other Funds for Members**

A number of funds have been created to respond to the various needs of the members:

### **Health Loan Fund**

One fourth of the centre savings and donors grant comprise the health loan fund. This fund acts as a revolving loan fund for the health loan.

### **Client Welfare Fund**

In 1998 the client welfare fund was created with surplus interest income from member savings deposits. Member savings are invested in long-term deposit schemes usually at 8% interest rate. Members are paid the Sonali Bank savings rate of 5.75%. The spread is transferred at the end of each financial year to the client welfare fund which varies with the STD rate of Sonali Bank. This fund acts as a revolving loan fund for the emergency loans and also is a source of fund for Shakti's relief activities. It may be mentioned here that this fund is for the welfare of the beneficiaries of the organization only and under no circumstances can be used for the organization and its employees.

### **Security Deposit**

A separate saving scheme called Security Deposit has been created so that the members can save money. Every week all the members of Shakti Foundation contribute Taka 5 as a security deposit. The Security Deposit program has been introduced so that upon the death of a member, her nominee will receive up to Taka 5,000 from the security deposit. This scheme is also applicable if a member's husband dies then the member will receive the above amount. A summary of Shakti Foundation loan program is presented in Table-6.1.

Table-6.1: Microfinance Program of Shakti Foundation (As of September, 2006)

01	Number of Members	177,043
02	Number of Borrowers	172,741
03	Number of Groups	39,810
04	Number of Branches	143
05	Number of Districts Covered	30
06	Members' Savings Balance	Tk. 611,726,442
07	Loan Disbursed Till Date	Tk. 6,933,811,298
08	Loan Portfolio	Tk. 1,049,967,670
09	Rate of Recovery	99.79%

*Source: Shakti Foundation Web Site.*



## **CHAPETER-7: RESEARCH METHODS**

### **7.1. Introduction**

Almost all studies on impact evaluation of microcredit (MC) have been based on one shot survey or case studies. Sample surveys or case studies, which use information based on a single interview, use two types of comparison to arrive at the impact of MC program. First is a pure recall method where borrowers are asked to compare their present situation with pre-loan situation. Second method involves a comparison of borrowers/members with non-borrowers non-members. This can be done in one shot survey as well. Both methods have some merits and demerits as there are some difficulties in comparison of the two groups (borrowers/members with non-borrowers non-members) and in case of recall method often the determination of pre-loan situation properly also have some problem.

Therefore, to avoid the problems the present study has used both methods to identify the role of MC in urban poverty alleviation. The study used questionnaires for in-depth interview that consist of both quantitative and qualitative aspects. While interpreting and analyzing the questionnaires, descriptive statistics have been used partially to overcome limitations of qualitative method of analysis and partly to describe properly some important aspects of the study. For instance, information like mobility behavior of slum dwellers, occupation, family size, and household information etc. were properly described with descriptive statistics.

### **7.2. Sampling**

Considering resource and time constraints for conducting the field work and also homogeneity of the population, a sample size was chosen which best describes the study population to conduct a questionnaire based survey. The purpose of conducting questionnaire survey was to know about the impact of microcredit on urban poverty alleviation. The study strictly followed random techniques in each step as described below:



### **7.2. 1. Area Office Selection**

The Shakti foundation has been operating its MC program in Dhaka city under five-area offices. Among these one area office namely Mirpur Area Office, was randomly selected.

### **7.2. 2. Branch Office Selection**

Under the Mirpur Area Office there are eleven Branch Offices engaged in MC program. Among this one Branch was randomly selected for this study which is Pollobi-04.

### **7.2. 3. Study Location (Mahalla) Selection**

Avenue-5, Sobuj Bangla Adorsho Nagor, Baonia Badh, Kalshi and Kalapani are working areas of the Pollobi-04 branch. By applying the random sampling technique Baonia Badh was selected for the study location.

### **7.2. 4. Kendra Selection**

In Baonia Badh there are 23 centers/somittees, among these 10 centers were randomly selected.

### **7.2. 5. Respondent Selection**

Five respondents were randomly selected from each centers for in-depth interview. The number of total sample was 80, (40 borrowers and 40 non-borrowers).

## **7.3. Data Sources**

Multiple sources of data have been used for the purpose of achieving the different dimensions of the research objectives. The primary data generated from field surveys, interviews, observations and informal discussions were supplemented by secondary data from official records, newspapers, previously conducted studies, books, maps/images, journal articles, reports and other assorted documents. It is worth noting that although the data sources vary, they complement each other.

#### **7.4. The Questionnaire**

Questionnaires are flexible and adaptable to a variety of research designs, populations and purposes. Questionnaire surveys are a form of research whose quality depends on the frankness of the subjects' responses.

Therefore the researcher prepared a semi structured questionnaire consisting of both open ended and close-ended questions to conduct field survey. The open-ended questions enabled the respondents to freely express their opinions and views without prejudice, and hence help obtain adequate information in relation to the objectives set for this study. The closed ended questions apart from reducing time consumption, made it easier for data analysis and processing factual information.

#### **7.5. Pretest**

Before going to the field for questionnaire survey, a pre-test or pilot study was done to know if the sequence of the questions were appropriate and if the wording of the questions were appropriate for obtaining adequate information. This test helped a lot in the sense that the researcher obtained some feedback from the respondents in some questions and accordingly corrected them and therefore prepared the final version before starting the final questionnaire survey.

#### **7.6. In-depth Interview Procedure**

In order to build rapport with the respondents some time was spent with them. The researcher conducted in-depth interview and the duration of each interview was approximately 30-35 minutes.

#### **7.7. Focus Group Discussion (FGD)**

A total of 4 FGD sessions, comprising 8 - 10 respondents in each group, were conducted. A moderator and a note-taker who observed and recorded significant verbal and non-verbal details conducted each of the sessions. The FGD covered the different aspects of impact of MC.

### **7.8. Case Study Approach**

This study is concerned with the role of MC on urban poverty alleviation. With the aim of making a better understanding about the impact of MC in urban poverty alleviation the researcher also used case study approach.

### **7.9. Personal Observation**

Personal observations were conducted in order to supplement the data acquired. These observations had been conducted while administering questionnaires, interviews and generally used to understand and explain the apparent social, environmental, cultural and economic situations of the community.

### **7.10. Secondary Data**

In order to supplement the primary data, data from different secondary sources have been collected. In general, the necessary secondary data for this study were collected from published and unpublished thesis, articles, research reports, available with internet web, PKSF, BIDS, Shakti Foundation, CDF, BBS, Padakhep, Center for Urban Study, CARE, MSS, Sajida Foundation..

### **7.12. Data Analysis**

As mentioned above, this study has employed different methods and multiple data sources to identify the role MC in urban poverty alleviation. In doing so the qualitative analysis based on the evidence from primary and secondary sources, the researcher have made efforts to understand and correctly interpret the contents of the data. Whenever appropriate, relevant references to the sources are made and appropriate footnotes are given.

On the other hand to make some simple descriptive statistical analyses such as frequencies, correlation and other summary of statistics, and produce statistical tables and graphs from the data generated from questionnaire in-depth interview, the SPSS software was used.

### **7.13. Data Validity and Reliability**

Triangulation is typically a strategy (test) for improving the validity and reliability of research or evaluation of findings. The aim of triangulation is to study the research object in two or more ways. This approach ensures objectivity, reliability and validity in both quantitative and qualitative research. Attempts were made throughout the research process to check personal biases and to strive for the most accurate data through triangulation.



## CHAPETER-8: THE STUDY AREA

### 8.1. Description of the Study Area

Pallabi, an urban thana of Dhaka City Corporation, came into existence on 09.08.1993. The thana was named after the name of the area where its headquarters is situated. Formerly it was a part of Mirpur thana.

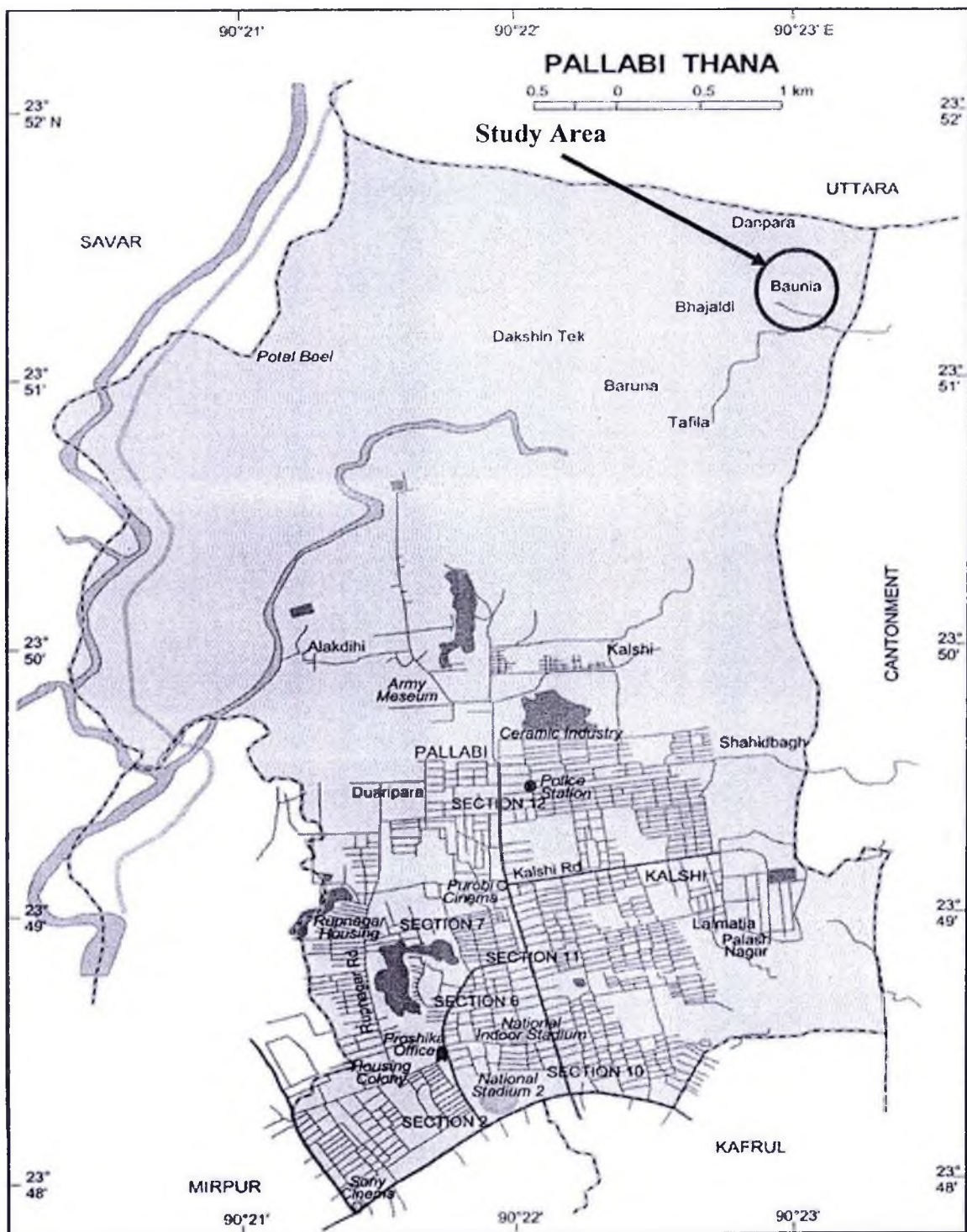
The thana occupies an area of 17.96 sq.km. It is located between 23°48' and 23°51' north latitude and 90°20' and 90°24' east longitudes. The thana is bounded on the north by Uttara thana, on the east Cantonment thana, on the south by the Mirpur thana and on the west by Savar Upazila. The thana has a population of 431257 out of this 231749 are male and 199508 are female (BBS 2001).

The thana consists of 5 wards and 40 mahallahs. The average population size of a ward is 86251 and that of a mahallah is 10781. In the Thana there are 95611 households (BBS 2001). Among these 94.29% are dwelling units, 1.02% institutional and 4.69% other units. Average dwelling household size in the thana is 4.50.

The majority of the houses are semi pukka and pukka. About 15.20% households live in Jhupri, 22.73% households in kutchha houses, 37.06% in semi-pukka houses and the remaining 25.01% in pukka houses (BBS 2001).

About 9.27% of residents drink tube-well water, 83.93% drink tap water, 3.93% drink deep tube-well water, 0.12% drink pond water, and the remaining 2.75% drink water from other sources (BBS 2001). It has been found that 84.41% households of the thana have sanitary latrines, 14.05% non-sanitary latrines, and 1.54% have no toilet facility.

In the thana, only 1.26% of the dwelling households depend on agriculture as the main source of household income. Other sources of household income are non-agriculture labour 1.65%, weaving 3.58%, industry 6.13%, business 21.60%, formal employment 36.07%, construction 3.61%, religious services 0.14%, hawkers 0.86%, rent and remittance 2.77%, transport and communication 8.94% and others 13.38% (BBS 2001).



Source: Bangla Pedia.

About 19.07% of the population is below 10 years of age. Among the population of age 10 years 28.89% are not working, 2.77% are looking for work, 20.39% are engaged in household work and remaining 47.95% are working.

In Pallabi thana, it is found that 65.20% of population aged 7 years and over is literate. The literacy rate in 2001 was 65.20% for both sexes, 70.70% for male and 58.8% for female. School attendance at the age group 5 to 24 years for male is 34.49% and for female is 28.59%. The highest school attendance was found in 10-14 years age group for male 50.76% (BBS 2001).

## **8.2. Description of the Bauniabad (Sami-Basti)**

Bauniabad Basti is situated in Pallabi thana. The total area is about 548 sq.km. According to the BBS 2001 statistics, there are 19785 households in Bauniabad Basti. The total population is about 87115, among these 46507 are male and 40608 are female (BBS 2001).



**FINDINGS OF THE STUDY**  
**CHAPETER-9: DEMOGRAPHIC CHARACTERISTICS OF THE**  
**RESPONDENTS**

This section presents the demographic characteristics like age, marital status, education, household size, home district, migration status etc. of the sample borrowers covered under this study.

**9.1. Age Structure of the Respondents**

Under the study there were a total 80 (40 borrowers and 40 current non borrowers) respondents randomly selected for in-depth interview. Table-9.1 shows that the highest number of borrowers belong to the age group 36-40. In case of the non-borrowers the highest number are in age group 21-25 which means that the non-borrowers are relatively young.

Table-9.1: Age structures of respondents.

Age Range	Borrowers	Non Borrowers
> 20 Years	0	08
21-25 Years	03	14
26-30 Years	05	07
31-35 Years	11	03
36-40 Years	13	03
41-45 Years	06	02
46 <sup>+</sup> Years	02	03
<b>Total</b>	<b>40</b>	<b>40</b>

**9.2. Marital Status**

It has been found that among the borrower about 90% women were married, 6% were widows and rest 4% separated due to different reasons. On the other hand among the non-borrowers 97.5% were married and rests 2.5% were widow. The details of marital status of the respondents are given in Table-9.2.

Table-9.2: Marital Status of Respondents.

Marital Status	Borrower	Non Borrower
Married	35	39
Widow	03	01
Separated	02	00
<b>Total</b>	<b>40</b>	<b>40</b>



### 9.3. Age of Marriage

It can be seen in Table-9.3. that 45% borrowers and 52.5% non borrowers got married at the age before they attained the age of 18 which is against the current legal age for marriage. It is apparent that the government and NGOs efforts to stop early marriage have not been very successful. However microcredit program intervention as revealed in Table-9.3 has some positive impact on the marriage age of borrowers.

Table-9.3: Marriage Age of Respondents.

Age Range	Borrower		Non Borrower	
	Number	%	Number	%
>18 Years	18	45	21	52.5
19 -21 Years	10	25	13	32.5
22-24 Years	09	22.5	05	12.5
25+ Years	03	7.5	01	2.5
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

### 9.4. Household Size

The study finds that average household size of the borrowers and non borrowers are 5.2 and 4.15 respectively, which is similar to national average. The details of household size are given in Table-9.4.

Table-9.4: Household size of respondents.

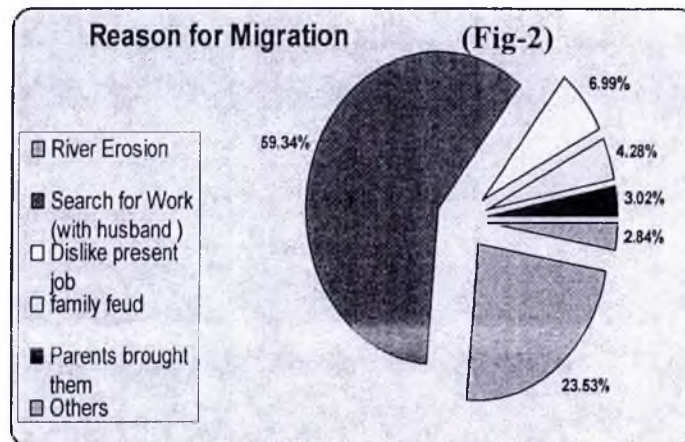
Number of Person	Borrower	Non Borrower
03 Person	03	17
04 Person	09	09
05 Person	13	07
06 Person	08	05
07 Person	06	02
08 Person	01	00
<b>Total</b>	<b>40</b>	<b>40</b>

### 9.5. Causes of Migration

Cities produce their own poor. But majority of the slum dwellers as well as poor in the urban areas are migrants from rural areas. Rodgers (1989) opines that urban poverty is, to a greater or lesser degree, a reflection of rural poverty. Cities offer a possible escape from joblessness, unemployment, oppressive agrarian structure or low productivity of subsistence work. But at the same time the number of rural poor is too

great for urban economy to readily absorb them. Kabir (1198) mentions about push and pull factors behind migration. Cities pull people from rural areas seemingly because of opportunities created by 'urban biased' investments. On the other hand rural economy cannot simply create enough jobs that pushed people out of rural areas.

A question was asked to the borrowers to know the causes of their migration to Dhaka. About 60% responded that they had come to Dhaka in search of work and another 24% migrated because they became homeless due to river erosion.



The detailed reasons for migration of the respondents are given in Figure-02.

#### 9.6. District of Origin of Respondents

The study finds that the 80 respondents have come from 14 different districts of Bangladesh (Table-9.5). The largest number of respondents including both borrowers and non-borrowers, migrated from the district of Barisal.

Table-9.5: District of Origin of Respondents.

Name of District	Borrowers		Non Borrowers	
	Number	%	Number	%
Dhaka	00	0	12	30
Sherpur	00	0	02	5
Comilla	05	12.5	00	0
Barisal	11	27.5	10	25
Madaripur	06	15	00	0
Munshigonj	06	15	02	05
Mymensing	00	0	04	10
Faridpur	05	12.5	00	0
Karanigonj	01	2.5	03	7.5
Kishorgonj	01	2.5	00	0
Kushtia	02	5	03	7.5
Chandpur	03	7.5	01	2.5
Patuakhali	00	0	03	7.5
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

### 9.3. Length of Stay in Dhaka

With the aim of knowing the length of their stay in Dhaka a question was asked to both borrowers and non borrowers. Their responses as presented in Table-9.7 show that in general the borrowers are staying in Dhaka for a longer period than the non-borrowers.

Table-9.7: Length of Stay of Respondents in Dhaka.

Duration	Borrowers		Non-Borrowers	
	Number	%	Number	%
1-5 Years	00	0	07	17.5
6-10 Years	05	12.5	16	40
11-15 Years	13	32.5	09	22.5
16-20 Years	09	22.5	04	10
21-25 Years	08	20	03	7.5
26-30 Years	02	5	01	2.5
31-35 Years	03	7.5	00	0
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>



## CHAPETER-10: IMPACT ON EDUCATION & EMPLOYMENT

### 10.1. Educational Status of the Respondents

Table shows that microcredit program intervention has not made any significant impact on the educational status of the borrowers.

Table-10.1: Educational status of the respondents.

Range	Borrower	Non Borrower
Can Sign only	19	13
I-V Class	13	21
VI-X Class	08	06
S.S.C.	01	00
<b>Total</b>	<b>40</b>	<b>40</b>

### 10.2. Reasons for Taking Loan

Among the borrowers 40% reported that they took loan for initiating new IGAs, 57.5% for expansion of existing IGAs and only one person for repaying loan(Table - 10.1).

Table -10.2: Reasons for taking loan.

Sl. No	Reasons	Respondent	
		Number	%
01	Taking New IGAs	16	40
02	Expansion of IGAs	23	57.5
03	Loan Repayment	01	2.5
<b>Total</b>		<b>40</b>	<b>100</b>

### 10.3. Occupation of the Respondents

The information about the occupational status as presented in Table 10.2, clearly indicates the positive impact of microcredit program. As a result of program intervention 14 women have taken up paid employment, before the program intervention they were housewives. The table further shows that among the non-borrower 25% women are house wives, and not involved in paid economic activities.



Table-10.3: Occupation of the Respondents

Nature/Type of Occupation	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Housewives	14	35	0	0	10	25
Cloth Business	07	17.5	09	22.5	04	10
Tailoring	04	10	05	12.5	-	-
Tatar Kaj	02	5	03	7.5	-	-
Service	03	7.5	03	7.5	-	-
Kartupi	04	10	09	22.5	21	52.5
Shop	-	-	04	10	-	-
Shopping Bag Preparation	-	-	03	7.5	01	2.5
Other	06	15	04	10	04	10
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

## CHAPETER-11: IMPACT ON INCOME AND SOCIO-ECONOMIC STATUS

### 11.1. Monthly Income of the Respondent

The impacts of urban microcredit on income have been presented in Tables-11.1 and 11.2. Table-11.1 show that before taking loan 35% of borrowers did not earn any income. After taking loan the borrowers are engaged in income generating activities. Among the non-borrowers, there are still 25% women who do not earn any income. Table 11.2 shows that monthly income of the respondents has increased from Tk 915 to Tk 2735. The Table-11.2 also shows that borrowers presently on an average TK 2131 higher income than non-borrowers.

Table-11.1: Income of the Respondents.

Income Range	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
No Income	14	35	0	0	10	25
>1000 Tk.	13	32.5	10	25	24	60%
1001-2000 Tk	09	22.5	17	42.5	06	15
2001-3000 Tk	04	10	08	20	-	-
3001-4000 Tk	-	-	04	10	-	-
4000 <sup>+</sup> Tk	-	-	01	2.5	-	-
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

Table-11.2: Average Income of the Respondents.

Category of Respondent	Income (Tk)		
	Before	After/Present	Difference
Borrowers	915	2735	1820
Non-Borrowers	-	604	2131

### 11.2. Savings

Before taking loan 40% of the respondents did not have savings but at present all the borrower save money. Table-11.3 shows that 17.5% borrower has saving ranging Tk 10001-15000 and 10% borrowers' savings exceed tk 20000. This has happened due to increase in income and mandatory savings scheme of Shakti. The Table-11.4 also shows that borrowers presently on an average tk 4851 savings higher than non-borrowers.

Table-11.3. Saving Status of the Borrower

Savings Range	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
No Savings	16	40	00	-	11	27.5
1-5000 Tk	20	50	06	15	26	65
5001-10000 Tk	02	5	18	45	03	7.5
10001-15000 Tk	01	2.5	07	17.5	00	-
15001-20000 Tk	01	2.5	05	12.5	00	-
20001+ Tk	00	-	04	10	00	-
Total	40	100	40	100	40	100

Table-11.4. Average savings status of the respondents

Category of Respondent	Savings (Tk)		
	Before	After/Present	Difference
Borrowers	1462	8176	6714
Non-Borrowers	-	3325	4851

### 11.3. Household Asset

Table-11.5 shows that the ownership of assets of the borrowers has improved overtime, and compared with non-borrowers also, they own more assets.

Table-11.5: Household asset of the respondents

Particulars	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Choki	29	72.5	17	42.5	23	57.5
Khat	11	27.5	23	57.5	17	42.5
Alna	14	35	22	55	18	45
Shakes	06	15	09	22.5	08	20
Chair/Table	13	32.5	21	52.5	07	17.5
Cassette Player	03	7.5	14	21	08	20
Fan (electric)	18	45	34	82	30	75
Watch	20	50	34	82	24	60
Television	12	30	14	21	12	30
Mobile	04	10	22	55	12	30
Freeze	00	00	02	5	00	00



#### 11.4. Self assessment

the borrowers were asked to give their perception about the impact of microcredit on their socioeconomic conditions. Their perception as presented in Tables-11.6 and 11.7 clearly indicate that microcredit has made significant difference in their life-their poverty situation has improved positively, -their income has increased which has helped them send their children to school, take better food, receive better medical treatment, increase asset and raise social status.

Table-11.6: Self-assessment of the by the respondents against their poverty status.

Group	Not Improved		Improved	
	Number	%	Number	%
Borrower	16	40	24	60
Non borrower	31	77.5	09	22.5
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

Table-11.7: Self-assessment of the poor about improvement in their socioeconomic condition

	Number of Respondents	
	Number	%
Income Increased	40	100
Children Enrollment in School	16	40
Quality of Food	36	90
Better Treatment	28	70
Assets Increased	24	60
Social Status Increased	15	37.5

- **Multiple answers**

#### 11.5. Condition of housing

##### Types of housing:

Table 11.8 and 11.9 show that housing conditions of the microcredit borrowers has significantly increased over the years. Table-11.8 also shows that compared to non-borrowers, borrowers have better housing in general.



Table-11.8: Housing condition of respondents

Housing Types	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Pacca	04	10	07	17.5	03	7.5
Semi Pacca	27	67.5	31	77.5	30	75
Katcha	09	22.5	02	5	07	17.5
Total	40	100	40	100	40	100

### 11.6. Number of Room Occupied

Table-11.9: Number of rooms occupied by the respondents

Number of Room	Borrower				Non Borrower		
	Before		After				
	Number	%	Number	%	Number	%	
1	24	60	10	25	21	52.5	
2	11	27.5	22	55	16	40	
3	05	12.5	07	17.5	03	7.5	
4+	00	-	01	2.5	00	-	
Total	40	100	40	100	40	100	

### 11.7. Drinking Water Source

Table 11.10 indicates that the borrowers now have access to better drinking water source and a larger number of them are now able to pay for tap water. Further the borrowers are now in a better position than non-borrowers regarding access to safe water.

Table-11.10: Respondents drinking water sources

Water Source	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Tube Well	15	37.5	05	12.5	12	30
Tap water	25	62.5	35	87.5	28	70
Total	40	100	40	100	40	100

### 11.8. Types of Latrines

Table-11.11 shows that compared with the past the borrowers use more hygienic latrines. In this respect, their condition is also better than that of the non-borrowers.

Table-11.11: Types of latrine used by respondents

Types of Latrine	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Sanitary	10	25	12	30	08	20
Ring Slab	22	55	25	62.5	19	47.5
Hanging (Jhulonto)	08	20	03	7.5	13	32.5
Total	40	100	40	100	40	100

### 11.9. Materials used for cooking

Among the borrowers 27.5% used gas before taking loan and after taking loan 47.5% has access to gas for cooking (Table-11.12). The number of borrowers using gas is larger than the number of non-borrowers using gas.

Table-11.12: Materials used in cooking by the respondents

Types of Fuel	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Gas	11	27.5	19	47.5	13	32.5
Wood	25	62.5	18	45	21	52.5
Others (Kerosin and hitter)	04	10	03	7.5	06	15
Total	40	100	40	100	40	100

### 11.10. Availability of electricity

Table-11.13. shows that 47.5% borrowers did not have access to electricity facility before taking loan but at present 98.5% are enjoying such facility which is higher than the non borrower, i.e. 67.5%.

Table-11.13: Access to electricity facility

Group		Access to Electricity	Do not have Access to Electricity	Total
Borrower	Before	21	19	40
	After	39	01	40
Non borrower		27	13	40



### 11.11. Treatment source

Before taking loan 50% of the borrowers consulted salesmen of medicines stores for medical treatment where as after taking loan only 15% receive treatment advice from this source. In case of non-borrowers 35% of them still receive medicine advice from salesmen of medicine store.

Table-11.14: Treatment source

Consultation/advice Source	Borrower				Non Borrower	
	Before		After		Number	%
	Number	%	Number	%		
MBBS Doctor (Private Practitioner)	06	15	09	22.5	05	12.5
Government Health Center	03	7.5	05	12.5	02	5
NGO Health Service	02	5	15	37.5	08	20
Homeopathy Doctors	04	10	01	2.5	03	7.5
Sales men of Medicine	20	50	06	15	14	35
Kabiraj/Traditional/Harbel Medicine	05	12.5	02	5	05	12.5
Private Clinic	02	5	02	5	03	7.5
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

### 11.12. Mobility

Mobility is one of the common indicators to assess the impact of microcredit on women's empowerment. The findings of the study as given in Table-11.14 show clearly that mobility of the borrowers as compared with the past and with the non-borrowers group has increased significantly. A larger number of borrowers now go to bazaars, visit health care centers and doctors.

Table-11.15: Mobility of the respondents.

Place	Borrower				Non Borrower	
	Before	%	After	%	Number	%
Nearest Bazar	22	55	32	80	25	62.5
Health Center	09	22.5	33	82.5	18	45
Doctor	13	28.5	21	52.5	15	37.5
Market for Business Purpose	05	12.5	26	65	05	12.5

\* Multiple Answers

### 11.13: Involvement of Women in Household Decision

Involvement of women in household decision making is another important indicator of women's empowerment. To determine the role of women in household decision making process eight different indicators were selected under the present study. These are family planning, child care, child education, children marriage, household expenditure, materials purchase, loan taking and investment. It has been found that (Table-11.15) in each case the microcredit borrowers at present has more access to household decision making than before taking loan and, in this respect they are in a better position than non borrowers. For instance, in case of household expenditure 45% of women participated in decision making before taking loan at present this percentage has increased to 57.5%.

Table-11.15: Involvement of respondents in household decision making process

Issues	Borrower				Non Borrower	
	Before		After			
	Number	%	Number	%	Number	%
Family Planning	09	22.5	13	32.5	11	27.5
Child Care	19	47.5	36	90	17	42.5
Child Education	12	30	21	52.5	16	40
Children Marriage	06	15	18	45	12	30
Household Expenditure	18	45	23	57.5	16	40
Materials Purchase	11	27.5	19	47.5	13	32.5
Loan Taking	9	21.5	17	42.5	12	30
Investment	15	37.5	21	52.5	14	35



## Case Study

A number of case studies were conducted to get an in-depth idea about poor women entrepreneurs success in fighting poverty with microcredit. The case entrepreneurs were from the sample women borrowers.

### **Case: 01** **Parveen: Mini garment Owner**

At present, Parveen is known as a successful business woman of the country. There is a story behind the start of her business. Parveen is the eldest daughter of her parents. She was born in a poor family of Brahman Baria. Her father was the only earning member of the family. But his earning was not sufficient to maintain the expenses of the household. So she could not continue her study after class two. They came to Dhaka when she was 11-12 years old. At that time, her father earned their family livelihood by selling tea. Her brother added to the family income by selling pea-nuts. She assisted both of them. Due to poverty she had to do their household work and assist her father in his business. Her mother forced her to do household work which she did not like. She got married and her first marriage broke up. She somehow managed to get a job in a garment factory with a monthly salary of taka 300. Because of her good performance her salary was increased to taka 1200 per month in a short period of time. She got married for the second time. Her husband was a businessman, but his business condition was not so good. He incurred losses day after day. Then she went to Shakti Foundation, became a member and got a loan of taka 3500. She invested this money in her husband's business. But the situation remained unchanged. Then she decided to do something by herself. She again took loan of taka 4000 from Shakti in the second phase. She bought a sewing machine and began to take sewing orders from neighbors. Initially her earning was very low then she decided to design dresses with her own ideas and sold them to local buyers. She again took a bigger amount of loan from Shakti. She started to explore markets and improved design to increase her sale and make her products better and attractive. Thus gradually she expanded her



business and took orders not only from neighbors but also from wholesalers who usually buy in bulks.

Now she has appointed assistants to meet increased orders. She also takes orders from a renowned shop named Aarong in Dhaka city. Parveen now has thirty sewing machines and embroidery machines. She has 45 employees and her monthly profit from this business is taka 80000. Now she can run her family very well. She sends her two children to school and her aim in life is to educate her children properly so that her daughter and son can become a doctor and an engineer respectively. She purchased a piece of land in Basherpul area under Demra Thana and constructed a building there. She moved there with her business. She need more running capital to expand her business. Her future plan is to establish a big show room like Aarong.

### **Case: 02** **Monzju: Tailor**

Monju was born in a poor family. Due to poverty she got married at the age of 14. After married she went to Dhaka with her husband and started to live in a slum. She lived in a slum in Pallabi before she joined Shakti. Then her economic condition was bad. It was difficult for her to bear house rent, living cost for family members with what her husband earned. One day some women from her community told her to join their samity to get loan from Shakti. She took their advice, joined a samity and started attending meetings and took her first loan of Tk 3500 and brought a sewing machine with the loan. After the successful use of the loan she paid back the loan, took loan again to buy some clothes to make dresses. She made good profit from selling dresses. She took bigger and bigger loans and expanded her business.



At present she runs a tailoring house where different kinds of dresses are made for sale. She provided jobs to five workers in her shop. Now she takes order to prepare dresses for Arong, and many other reputed retailers. Her honesty, sincerity, hard work

along with the loan received from Shakti has made her confident and self reliant. Currently she earns Tk 30000 per month. She has a vision to be a mini garment owner where many poor people will have an opportunity to work.



## **CHAPETER: 12- SUMMARY, CONCLUSION AND RECOMMENDATION**

### **12.1. Summary of Findings**

The study finds that the 80 respondents came from 14 different districts of Bangladesh. The largest number of respondents, including both borrowers and non-borrowers, migrated from the district of Barisal. The present study shows highest number of borrowers belong to the age group 31-35.

Among the borrowers 40% reported that they took loan for initiating new IGAs like tailoring, karchupi, dress making, handicrafts etc. The selection of these IGAs are often made considering the household responsibilities, so that women can earn an income without hampering their household responsibilities. More than 50% of the borrowers took loan for the expansion of existing IGAs. In both cases they achieved success in increasing their income as well as improving their livelihoods.

It has been observed that before taking loan 35% of borrowers did not have any income of their own, they were house wives. After taking loan the borrowers are engaged in income generating activities. Among the non-borrowers, there are still 25% women who do not earn any income. The research also shows that average monthly income of the borrowers has increased from Tk 915 to Tk 2735. Their current income higher is than that of non-borrowers by Tk. 2131.

Before taking loan 40% of the respondents did not have savings but at present all the borrower save money. The study shows that 17.5% borrower has saving ranging Tk 10001-15000 and 10% borrowers' savings exceed tk 20000. This has happened due to increase in income and the NGOs intervention.

It has been found that due to microcredit intervention the borrowers now own more assets compared with non-borrowers, also they own more assets.

Due to increase in income the borrowers self assessment also indicates that microcredit has positive impact on poverty reduction.



It has been found that housing conditions of the microcredit borrowers has significantly improved over the years. The microcredit has also improved the access of the poor to safe water. They are now in a position to pay for the tap water. The borrowers use more sanitary latrines. In this respect, their condition is also better than the non-borrowers.

Among the borrowers 27.5% used gas before taking loan and after taking loan 47.5% has access to gas for cooking. The number of borrowers using gas is larger than the number of non-borrowers using gas.

The study found that 47.5% borrowers did not have access to electricity facility before but at present 98.5% enjoying such facility which is higher than the non borrowers.

Before taking loan 50% borrowers consulted medicine store salesmen for medical treatment where as after taking loan only 15% receive advice from these source. In case of non-borrowers 35% receive advice from the medicine store salesmen.

Mobility is one of the common indicators to assess the impact of microcredit on women's empowerment. The study results show clearly that mobility of the borrowers as compared with the past and with the control group, has increased significantly. A larger number of borrowers now go to bazaars, visit health care centers and doctors.

It has been observed that in each case the microcredit borrowers at present has better access to household decision making..

Based on the above findings concludes that the urban poor are bankable and their access to credit can improve their socio-economic conditions significantly.

## 12.2. RECOMMENDATION

The specific recommendations of the study are as follows:

- The poor women who live in slum areas have shown that with the help of microcredit they can undertake IGAs and or to manage small enterprises. Therefore, both government agencies and MFIs should provide microfinance services to the urban poor.
- Credit should be given in adequate amount and at the right time.
- The government should realize that solution to urban slums does not lie in evicting the urban poor. Instead they should be provided with employment opportunities and housing facilities. Specifically, the government should take initiative to fulfill the credit needs of the poor woman.
- Collateral requirement of commercial banks should be revisited and lending procedures should be made simple.
- All banks should earmark a portion of their loan for women entrepreneurs and should open separate window for them.
- Special fairs to promote the products of women entrepreneurs should be organized.
- A permanent center for exhibiting the products of women entrepreneurs should be opened.

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দারিদ্র বিমোচনে ক্ষুদ্র ঋণের ভূমিকা

শক্তি কাউন্সেলিংয়ের ক্ষুদ্র ঋণ কার্যক্রমের অর্জিত সাদ্যস্যদের জন্য ব্যবহৃত প্রশ্নমালা (শুধু মাত্র গবেষণার জন্য)  
 ব্রাঞ্চের নাম: ... .. সমিতির নাম: ... .. সমিতি কোড নং: ... .. এলাকার নাম: ... ..

১.০	ব্যক্তিগত/পারিবারিক তথ্য :				
১.১	উত্তর দাতার নাম:	১.২	বয়স:	১.৩	পিতা/স্বামীর নাম
১.৪	বর্তমান ঠিকানা :				
বসতি / এলাকার নাম:		থানা:	১.৫	কত দিন যাবত বসবাস করছেন:	
১.৬	স্থায়ী ঠিকানা :				
গ্রাম:	থানা:	জেলা:	১.৭	কত দিন আগে ঢাকায় এসেছেন?	
১.৮	কি কারণে ঢাকা এসেছেন?				
১.৯	এপর্যন্ত কবার বাসা পালটিয়েছেন এবং কি কারণে বাসা পালটিয়েছেন?				
ক্রমিক নং	বার	কি কারণে			
ক	১ম				
খ	২য়				
গ	৩য়				
ঘ	৪র্থ				
ঙ	৫ম				





২.৩. নিম্ন লিখিত উল্লিখিত পরিবারের মোট সঞ্চয়ের পরিমাণ কত উল্লেখ করুন?

সঞ্চয় সংক্রান্ত	শক্তি ফাউন্ডেশন	এনজিও	মহাজন	ব্যাংক	অন্যান্য	মোট
বর্তমান						

২.৪. কারিগরি জ্ঞান সম্পর্কিত :

	বর্তমানে
উত্তর দাতার	
স্বামী	
অন্যান্য	

৩.০. পরিবারের আর্থ-সামাজিক অবস্থা :

৩.১. প্রধান পেশা :

	স্বামী	স্ত্রী	ছেলে-মেয়	অন্যান্যদের
বর্তমানে				

৩.২. পেশায় (মাসিক)বিনিয়োগকৃত টাকা, শ্রম ও অন্যান্য জিনিস সমূহ :

	টাকা	শ্রম	অন্যান্য
বর্তমানে			

৩.৩. পরিবারের মাসিক মোট নীট আয় (উৎপাদন খরচ বাদে) :

	স্বামী	স্ত্রী	ছেলে-মেয়	অন্যান্যদের	মোট
বর্তমানে					

৩.৪. পরিবারের মাসিক মোট ব্যয় :

	খাওয়া	বাসা ভাড়া	জামা কাপড়	চিকিৎসা	পড়ালিখা	আসবাব পত্র	অন্যান্য	মোট
বর্তমানে								

৩.৫. বস্ত্র সম্পর্কিত তথ্য(বছরেকয় জোড়া নতুন জামা ক্রয়) :

	স্বামী	স্ত্রী	ছেলে-মেয়	অন্যান্যদের
বর্তমানে				



৩.৬. খানার সম্পদ :

সম্পদ	খান গ্রহণের পরে		সম্পদ বৃদ্ধি/হ্রাসের কারন
	সংখ্যা/শতাংশ	বর্তমান মূল্য(টাকা)	
ঘরবাড়ী			
ভিটা জমি			
চাষের জমি			
রিক্সা/ভ্যান/সাইকেল			
মোটর সাইকেল/বেবী ট্যাক্সি			
বাস/ট্রাক			
তঁাত/রাইস/মশলা মিল			
দোকান			
সেলাই মেশিন			
অন্যান্য মেশিন			
কুটির শিল্প			
অন্যান্য ক). খ). গ).			
আসবাবপত্র ক). খাট খ). সোফেস গ). চেয়ার/টেবিল ঘ) অন্যান্য... ..			
রেডিও			
ক্যসেট প্লেয়ার			
ফ্যান (টেবিল/সিলিং)			
ঘড়ি (হাত/দেয়াল)			
অলংকার			
টেলিভিশন			
মোবাইল			
কম্পিউটার			
অন্যান্য মূল্যবান সম্পদ ক). খ).			

৩.৭. বাসস্থান সম্পর্কিত :

ধরণ	বর্তমানে			
	মালিকানা (কোড)	কক্ষ সংখ্যা	সাইজ	টাকা (ভাড়া)
পাঁকা				
সেমি পাঁকা				
কাঁচা				

মালিকানা (কোড): ১. ভাড়া, ২. নিজস্ব, ৩. অন্যান্য... ..

৩.৮. ব্যবহৃত পানির উৎস :

	বর্তমানে
খাওয়ার পানির উৎস	
বাড়ীর অন্যান্য কাজে ব্যবহৃত পানির উৎস	
বিদ্যুৎ	
পয়নিষ্কাশন ব্যবস্থা	
রান্নার কাজে ব্যবহৃত জ্বালানীর উৎস	

ব্যবহৃত পানির উৎস কোড (পানি ফুটিয়ে/সরাসরি পান করে): ১. নিজস্ব ঠাপের সংযোগ, ২. স্ট্যান্ড পোস্ট, ৩. টিউবওয়েল, ৪. অন্যান্য... ..

পয়নিষ্কাশন ব্যবস্থা কোড (পারিবারিক/কমন): ১. স্যানিটারী, ২. স্রাব, ৩. অন্যান্য... ..

রান্নার কাজে ব্যবহৃত জ্বালানীর উৎস: ১. গ্যাস, ২. খড়ি, ৩. কেরোসিন, ৪. অন্যান্য..

৩.৯. আপনি কি নিজেই দারিদ্র মনে করেন? হ্যাঁ=১, না=২

৩.১০. উত্তর হ্যাঁ হলে, কতটা? খুব =১, মোটামুটি=২

৩.১২. গত এক বছরে এই খানাতে নিম্নলিখিত কোন কোন সংকট সংঘটন হয়েছে (একাধিক উত্তর)?

১). উপার্জন কারীর মৃত্যু ২). গুরুতর অসুস্থ ৩). বন্যা/ঝড়/অন্য প্রকৃতিক দুর্যোগ ৩). অন্য পরিবারের সাথে মারামারি/ গুরুতর বিবাদ ৪). চুরি/ছিনতাই/ডাকাতি ৫). শ্রম বাজারে ভাটা ৬). ব্যবসায় লোকশান ৭). উচ্ছেদ ৮). অন্যান্য.....

৩.১৩. সংকট এর ফলে কি দারিদ্র বেড়েছে? ক). খুবই খ). কিছুটা গ). না

৩.১৪. সংকট থেকে মুক্তি পেতে প্রধানত কিভাবে (একাধিক উত্তর) ব্যয় বহন করেছেন?

১). নিজস্ব সঞ্চয় থেকে ২). প্রতিষ্ঠানিক ঋণ ৩). অন্য ব্যক্তির নিকট ঋণ ৪). সম্পদ বিক্রয় ৫). নিজস্ব আয় ৬). দান/রিলিফ ৭). অন্যান্য.....

৫. স্বস্থ্য সম্পর্কিত :

৫.১. পরিবারের স্বস্থ্য সম্পর্কিত তথ্য :

পরিবারের স্বস্থ্য সম্পর্কিত তথ্য	বর্তমানে	
	কতজন	চিকিৎসা পদ্ধতি
টিবি/যক্ষ্মা		
জন্ডিস		
মুখে ঘা/দ্রুত		
দীর্ঘদিন পাতলা পায়খানা		
গ্যাস্ট্রিক		
জ্বরে আক্রান্ত		
যৌন সমস্যা		
নিউমোনিয়া		
হাঁস/বসন্ত/চুলকানি		
অন্যান্য... ..		

চিকিৎসা পদ্ধতির জন্য ব্যবহৃত কোড: ১ ). পাশ করা ডাক্তার (প্রাইভেট প্র্যাকটিশনার)

২). থানা স্বাস্থ্য কেন্দ্র ৪). হোমিও প্যাথি, ৫). ঔষধের দোকাদার ৬). কবিরাজ ৭).

নিজে নিজে ৮). কবিরাজ ৯). ক্লিনিক, ১০). এনজিও পরিচালিত ক্লিনিক ১১).

অন্যান্য.....

৫.২. পরিবার পরিকল্পনা সম্পর্কিত তথ্যঃ

পরিবার পরিকল্পনা সম্পর্কিত তথ্য	বর্তমানে
আপনার খানায় কয় জন সক্ষম দম্পতি ছিল/আছে?	
তাদের কয় জন পরিবার পরিকল্পনা গ্রহন করেছে?	
গর্ভাবস্থায় আপনি কি কোন ডাক্তারের সরনাপন্ন হয়েছেন?	
গর্ভাবস্থায় আপনি কি কোন ভ্যাকসিন নিয়েছেন?	
পরিবারে কোন শিশু জন্ম গ্রহন করেছে?	
শিশু প্রসবকালীন সময়ে কোন মা মারা গেছে?	
প্রসবকালীন কোন শিশু মারা গেছে?	
পরিবারের এক বছর বা কম বয়সী শিশুদের টিকা দিয়েছেন?	

৫. বিয়ে ও যৌতুক:

বিয়ে ও যৌতুক সম্পর্কিত তথ্য	বর্তমানে	
	সংখ্যা	যৌতুকের ধরন
খানায় কত জন মহিলার বিয়ে হয়েছে?		
যৌতুক দিয়ে বিয়ে হয়েছে কয়টি?		
খানায় কত জন পুরুষের বিয়ে হয়েছে		
যৌতুক নিয়ে বিয়ে হয়েছে কয়টি?		

৭. মবিলিটি

৭.১. আপনি নিম্ন লিখিত স্থান গুলো কি কোন পুরুষ না নিয়ে যেতে পারেন?

মবিলিটি সম্পর্কিত তথ্য	বর্তমানে
নিকটবর্তী বাজার	
স্বাস্থ্য কেন্দ্র	
ডাক্তারের নিকট	
কেন্দ্র মিটিং	
সভা/ র‍্যালী	
ভোট কেন্দ্র	
সিনেমা হল	
ব্যাংক	
আত্মীয় বাড়ী	
ব্যবসার কাজে বাজারে	
অন্যান্য.....	

৮. স্বাস্থ্য ও পরিবারের অন্যান্য বিষয়ে সিদ্ধান্ত গ্রহণে ভূমিকা? (৫ -চিহ্ন দিন)

বিষয়	বর্তমানে		
	স্বামী	স্ত্রী	উভয়
পরিবার পরিকল্পনা			
শিশু দেখাশুনা			
ছেলে-মেয়ের পড়াশুনা			
ছেলে-মেয় বিয়ে			
বাড়ীর ব্যয় সংক্রান্ত			
বাড়ীর জিনিস ক্রয় সংক্রান্ত			
সঞ্চয় উত্তোলন			
ঋণ			
বিনিয়োগ			
অন্যান্য			